

Public Liability

What is public liability?

When you organise an activity or event you have 'public liability'. This means that your group could be responsible if any of the following things happen to a member of the public at your event:

- H injury
- H damage to their property
- H loss of their property

The term 'public' means anyone who is not an employee, so it includes volunteers, members, and anyone else attending your events and activities.

If any of these things happen to someone at one of your events, and they think it was caused by the negligence of your group (or a member or volunteer of your group) they could make a claim against your group, asking you to pay an amount of money to them.



Do we need Public Liability Insurance?

If you have Public Liability Insurance you may be able to claim that money from the insurance company.

Typically these insurance policies offer cover of between £2 -£5 million.

There is no legal requirement to have Public Liability Insurance, so your group needs to decide if you want to take out this insurance or not.

When making your decision think about the following things:

- H If most of the people who come to your activities are members or supporters of your organisation they are unlikely to want to make a claim against you.
- H The venue that you use for your meetings, events or children's club might have their own Public Liability Insurance that also covers your activities. If this is the case you do not need to get your own insurance.
- H If the venue does not have its own insurance it may insist that your group is insured.
- H Some funders insist on you having insurance as a condition of awarding a grant.



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Should we carry out a risk assessment?

As an event organiser, you have a responsibility to the public to ensure that your event is run in as safe and appropriate a manner as possible. You can do this by doing a risk assessment before the event.

A risk assessment ensures that you have thought about all the possible dangers and hazards beforehand, and done as much as you can to prevent them. It does not guarantee that nothing will go wrong, but it should reduce the chance of problems occurring.

If anything does go wrong, a risk assessment will show that you have done your best to predict and remove any risks.

Our online resource database, Beachcomber, has links to some very useful advice about how to carry out on Risk Assessments.

Go to www.resourcecentre.org.uk/beachcomber and type 'risk assessment' into the search box.

How to get Public Liability Insurance

Beachcomber also lists several insurers which provide cover to community organisations.

Go to www.resourcecentre.org.uk/beachcomber and type 'insurance' into the search box.