



# Public Liability Insurance Information

Any society, or even its officers, can find itself subject to a claim for monetary compensation as a result of accident or illness caused to members of the public attending an event organised by the society, and this is why public liability insurance to meet such an eventuality is desirable.

On behalf of its member societies, The Federation for Ulster Local Studies Ltd. has negotiated a policy to cover public liability with Norwich Union CGU Insurance plc.

## ELIGIBILITY

Only fully paid-up member societies are eligible to benefit from participation in the Federation's Public Liability Insurance Scheme. Societies who allow their membership to lapse should note that they would not be covered by the scheme even if they have paid their public liability premium.

## TERMS

- **Full Year** : from 1st April to 31st March at £1.40 per person (eg. a society wishing to cover 50 members would pay £70.00)
- **Half Year** : *either* from 1st April to 30th September *or* 1st October to 31st March at 80p per person (eg. a society wishing to cover 25 members would pay £20.00).

In both cases the society should pay a premium based on the largest number of people it expects to attend any one event for the given period up to a maximum of 1,000 persons. It would be advisable to add, say 10% to this figure to cover visitors and unforeseen circumstances.

## DETAILS OF COVER

**This statement is for information purposes only. It is not and does not purport to be an authoritative account of the extent and limitations of the cover provided by the policy. Advice on cover in specific circumstances should be sought from the Federation at the address set out at the end.**

**Events:** normal events by the member society, eg. meetings, lectures, field trips, etc. will be covered. In other words the insurance policy will cover the society in respect of everyone who attends the events, up to a maximum of 1,000 persons at any one event. Should the Federation or society be held legally liable, the insurance company would make payment by way of compensation to the injured parties and pay costs incurred for legal advice and representation.

Cover will extend to field trips and meetings originating in Northern Ireland travelling within the rest of the UK or the Republic of Ireland. The policy does not cover marathons, sponsored walks or rides; firework displays or bonfires; inflated forts, bouncy castle

events; or events where attendance is expected to exceed one thousand. The full list of exclusions is available on request.

**The policy advises that societies keep a written record of ALL persons attending meetings, field trips etc, including visitors.**

**Premises:** this covers liability in relation to premises leased by the Federation or member societies on a long-term basis, and also, cover in respect of damage to temporary borrowed or hired premises for which the Federation or societies are legally liable. This cover is subject to £100 excess. Limit of liability £2,000,000.

**Personal Injury:** injury to person or persons attending a member society's event is covered, eg. a broken limb or hospitalisation, where the society is held to be liable. However, injury to participants in *It's a Knockout* type competitions or *Donkey Derby* races will not be covered. Limit of liability £2,000,000.

**Visitors:** the policy will cover visitors, including those from the Republic of Ireland.

**Motor Vehicles:** liabilities arising out of the use of motor vehicles are usually covered under a specific motor policy and therefore excluded from this policy.

**Equipment:** equipment owned or hired by the Federation or its member societies will not be covered, eg. cameras, tape recorders, OHP, laptops, etc.

**Employees:** the law requires employers to effect insurance in respect of injury to persons employed by them and therefore this policy excludes such liability.

**Personal Effects :** this policy does not cover the loss of personal effects of members.

#### **THE REPUBLIC OF IRELAND**

Due to the different jurisdictions and legal systems, this policy applies only to member societies based in Northern Ireland. Field trips to the Republic of Ireland from Northern Ireland are covered. Also residents of the Republic attending society events in Northern Ireland are covered by the policy. Premises leased, hired or borrowed in the Republic of Ireland will not be covered.

**The insurance year runs from 1st April to 31st March.**

Any queries regarding Public Liability Insurance should be addressed to:

**The Federation for Ulster Local Studies Ltd.**

c/o 18 Ardmore Avenue, Downpatrick, Co. Down BT30 6JU  
Tel: 028 4461 2986 Email: info@fuls.co.uk

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