



## INSURANCE & LEGAL LIABILITY

### Where do I start?

Getting the right insurance cover for your village hall can be complex but there are some simple steps that you can take:

1. Make sure you have done a thorough risk assessment of the building and activities. (See Risk Assessment Guidance [www.hse.gov.uk/risk/casestudies/villagehall.htm](http://www.hse.gov.uk/risk/casestudies/villagehall.htm))
2. Make sure you have considered what can go wrong and what the consequences might be if it did.
3. Can you insure against those risks?

Most insurers will also offer advice to their clients on how best to reduce risks, which is usually included in the price of their insurance. Ask about this when you are deciding which insurer to use.

### Buildings Sum Insured

Ensure that your Buildings Sum Insured is for the correct amount. Under insurance means your claim payments will be reduced so it's important that the amount is correct and revised regularly. Buildings that are particularly likely to be underinsured are buildings that are/have

- Listed
- Made of stone
- Constructed before 1920
- Never had a proper valuation
- Eco-friendly
- Recently been extended, altered, refurbished
- In an inaccessible location (making it more difficult/expensive to rebuild)
- Not had a valuation for more than 10 years.

It's essential that your insurers are aware of the exact construction of your hall and they need to know if you have an area of flat roof. If you have any out-buildings, you need to let them know too. Ensure that the sum insured is also enough to include any additional costs you would incur to meet modern building regulations.

Charity Property Help provides free advice to charities and voluntary organisations on all property related issues and may be able to help you with rebuild costs. They offer a minimum one-hour consultation with a RICS-regulated firm free of charge. However, make sure you have a list of questions before you contact them as you will probably only receive one hour's help free of charge. Ensure that ascertain exactly what services they

will provide for free and what you may need to pay for before committing yourself. <https://www.rics.org/uk/about-rics/responsible-business/welfare-and-corporate-responsibilities/charity-property-help/>

## Contents Insurance

Think about what would need to be replaced if there was a fire:

- The building and surrounding structures – sums insured should always allow for site clearance costs and professional fees incurred if the property has to be rebuilt. It should also be sufficient to include any additional costs incurred as a result of meeting modern building regulations.
- Furniture – tables, chairs, bar stools,
- Computers and Audiovisual equipment
- Sport equipment
- Artificial playing surfaces
- Office contents
- Bar stock
- Play equipment (inside and outside)
- Items in storage (bouncy castle, mats, stage equipment)
- Money
- Books
- Art

Have you listed all of the assets, valued them, and checked with other users of the hall? Have you checked that events are adequately covered? There are usually stipulations covering the use of bouncy castles and the numbers attending events. Fireworks and bonfire events may need additional cover.

Insurance companies vary in their underwriting criteria and limit for single items. You need to check

- If the property of the hirers of the village hall is covered by your policy. They usually aren't.
- Do you need cover for items away from the hall? You need to specify this.
- There's usually a policy limit for works of art – do you have any?
- Lighting is included under contents

Optional cover might include

- Playground equipment, safety flooring, fencing
- Playing fields, Tennis courts

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- Marquees you own especially if you hire it out to third parties.

What protective measures are in place already? This includes fire extinguishers, sprinklers, alarms, cameras, fire safes, adequate lighting to outside areas, and maintenance schedules to keep the building in good repair. How much can you spend to protect all of these?

## **What type of insurance does the village hall need?**

### **Buildings and contents**

This protects your village hall and its contents from a variety of risks typically including fire, flood and malicious damage among others. You have a responsibility to make sure the property is insured for its correct value and you will need to review the value regularly.

### **'All Risks'**

This provides a comprehensive cover for specific items such as audiovisual equipment, and often to cover property in the open or used away from the premises.

### **Fidelity guarantee**

This provides cover against fraud or dishonesty of trustees and employees.

### **Public liability**

This covers your legal liability to compensate people or organisations suffering loss or injury as a result of your committee's negligence.

### **Hirers' liability**

This provides public liability cover for individuals and ad hoc community organisations while they are hiring your hall. Many halls choose to take out this cover as it is an economic way to provide insurance to those that would otherwise find it difficult to arrange public liability cover – avoiding the potential for uninsured losses.

### **Trustees indemnity**

This type of cover has recently come to the fore through committee members' concerns about being personally sued as charity trustees. If trustees act responsibly then they should not be liable to claims against them, however this insurance can give additional peace of mind by protecting them personally against legal claims (maladministration).

### **Employers' liability**

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If your committee employs staff it is legally required to have employers' liability insurance to protect against any claims from employees, for injury, disease, illness (including death). A committee may be an unwitting employer in law. It is important to note that committee members and volunteers come under the definition of employees and so would be covered by the Employers Liability section.

### **Is there insurance aimed specifically at village halls?**

A number of insurers offer Village Hall insurance which is specifically tailored to the needs of most village halls. Many of these work with organisations such as Action for Communities in Rural England (ACRE) to ensure that they are able to meet your needs.

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