

## Hirers' Public Liability Summary of Cover

Subject to agreement by our policyholder, public liability insurance is available to charitable organisations, voluntary organisations, not-for-profit groups and individuals using our policyholder's premises when hired or loaned out to them.

### Policyholder details

Name of policyholder: (being the person, company or organisation from whom the premises are hired)	
Policyholder's policy number:	

### Hirers' details

Name of hirer:	
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### Instructions for:

#### 1) ANSVAR POLICYHOLDER

- If you agree to provide a hirer of your premises cover under your policy for public liability (whether or not a charge has been included), then a copy of this summary and the Hirers' Public Liability Extension should be provided to the hirer.
- You should keep a record of each hire or loan of the premises.
- Any tenants or sub-tenants using your premises should arrange separate insurance cover in their own name as the Hirers' Public Liability Extension is not designed to provide the cover they would need.

#### 2) HIRER OF THE POLICYHOLDER'S PREMISES

- This summary outlines the main features of cover and significant exclusions that applies to you.
- Do read the Hirers' Public Liability Extension (you should be given a copy of this document by the policyholder) that contains all the terms, conditions, exclusions and special requirements that you need to comply with.
- Hirers' Public Liability Extension is provided in respect of the use of our policyholder's premises only and does not extend to your activities at any other location.
- It is your responsibility to check with the policyholder that their insurance policy has not been cancelled and that the period of insurance covers the date(s) when you use the premises.
- The Hirers' Public Liability Extension may not be sufficient to meet your insurance needs and you should consider obtaining advice from an insurance advisor about having your own insurance policy.
- At the request of the policyholder, we will defend claims and pay for damages to third parties if you are found to be legally liable.

### Making a claim

- If a claim is made against the hirer, then the hirer must notify the policyholder straight away.
- The policyholder must not delay in advising us or their insurance advisor about a claim.
- Should the hirer notify us in the first instance, we will need to obtain a request to deal with the claim from our policyholder.
- The hirer and the policyholder must not make any promise to pay a claim.
- Any letter or document in respect of a claim must be sent immediately to us unanswered.

## Summary of Hirers' Public Liability cover

### Cover and limits

Hirers liability - legal liability for injury to the public or damage to their property by persons or organisations hiring the policyholder's premises under a contractual agreement during the period of insurance and occurring at the premises in the course of the hirers' activities

A minimum indemnity limit of £2,000,000 for any one claim including costs and expenses (a higher indemnity limit may apply depending on the type of policy or if selected by the policyholder)

### Significant exclusions

£250 excess for third-party property damage  
Abuse (physical, sexual, medical or psychological) and insulting behaviour  
Bodily injury to a hirer's employee or volunteer  
Contractual liability  
Commercial organisations for their business activities  
Defamation, libel and slander  
Fines or penalties  
Firework displays or bonfire events  
Goods sold or supplied other than food or drink at the premises  
Professional advice, error or services  
Property being worked upon  
Specified excluded activities or activities involving the use of specified excluded items  
Terrorism  
Treatment other than first aid  
Use of mechanically propelled vehicles  
Use of the premises by political, lobbying or activist groups

## Special requirements

- These are aimed at reducing the risk of liability for loss, damage or injury.
- They only apply if they relate to the hirer's activities.
- We will not pay a claim (unless we say otherwise) if the hirer fails to keep to a special requirement.
- See the Hirers' Public Liability Extension document for full details of the special requirements.

### Special requirements

Using bouncy castles and other land based inflatables or trampolines  
Use of gym equipment  
Use of a baptistry  
Face painting and henna tattoos  
Fixed outdoor adventure and playground equipment

### Summary of special requirements

Supervision, safety and location requirements for equipment  
Supervision and training  
Safety checks and procedures  
Safety procedures and hygiene precautions  
Supervision

## Complaints procedure

If you have any reason to complain about the advice or services you have received, please contact us as soon as possible. Full details of our complaints procedure are contained within the Hirers' Public Liability Extension document.

### Ansvar Insurance

Ansvar House, St. Leonards Road  
Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Fax: **01323 644082**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

[www.ansvar.co.uk](http://www.ansvar.co.uk)

### Business division of:

Ecclesiastical Insurance Office plc  
Registered office: Beaufort House,  
Brunswick Road, Gloucester, GL1 1JZ  
Registered number: 24869 England

### Member of:

Association of British Insurers

Ansvar is a trading name of Ecclesiastical Insurance Office who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register at: [www.fca.org.uk/register/](http://www.fca.org.uk/register/)  
Phone: **0800 111 6768**

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