



Insurance Newsletter – July 2019

IMPORTANT INFORMATION IS CONTAINED WITHIN THIS NEWSLETTER

Insurance Renewal

The Rotary insurance programme has been renewed from 1 July 2019 and we are again pleased to advise that the liability policy has renewed with wider cover and enhanced benefits.

We continue to have an events clause but this has been widened to include a longer event duration and negotiations have taken place to include the majority of bike rides held by Rotary Clubs. Please refer to the events clause, however, to see if your event needs to be referred.

As a reminder the events clause is as follows and the amendments have been highlighted in red.

Events Clause

Aviva will not provide indemnity unless specifically agreed by them for the following:

1. Where combined numbers of entrants and spectators on site exceed the following:
 - 1,000 at Bonfire and/or Firework Displays
 - 2,500 participating in:
 - Marathons
 - Sponsored Walks, Runs/Fun Runs or Swims but not providing indemnity in respect of Open Water Swimming, Fell Running and/or Assault Course
2. Any event/activity and/or exhibition where the entrants, participants and/or spectators exceed 10,000
3. Events/activities taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands, the Isle of Man, Eire and Gibraltar
4. Where the event duration lasts longer than 72 hours not including the set up and clean up of events

5. Events/activities involving:

- boxing
- passenger carrying amusement devices
- animal rides of any kind
- Weapons
- ballooning or aerial activities including parachuting, paragliding or parascending
- go-karting, quad biking or motor sports
- bungee jumping
- professional sport teams or persons
- individual exhibitions valued at over £250,000
- Off road/mountain biking
- Cycling Events not previously held by Rotary where there are 251 participants or more. Cycle rides that are not held on a public highway/ road e.g. held in a park are not deemed to be cycling events. These are covered subject to the combined number of entrants, participants and/ or spectators not exceeding 10,000.
- racing or time trials other than on foot
- activity involving watercraft where You are unable to comply with the Watercraft Events Condition (the condition will be provided upon receipt of a referral)

There are a number of conditions on the policy that must be adhered to in order for cover to be in force and one of these is the Inflatable Devices Condition.

Please note that from renewal there has been a change to this clause and it is now a requirement for all inflatable device operators used by Rotary clubs to hold £10m Public and Products Liability insurance.

It is recommended that when using a third party to provide services you obtain a copy of their public liability insurance and retain this with your event plan and risk assessments,

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The Inflatable Devices Condition is as follows;

Inflatable Devices

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that, in connection with inflatable devices that;

- (1) all operators have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices
- (2) the maximum number of persons allowed in or on such devices at any time will not exceed the number outlined in the manufacturers' guidelines or recommendations and such devices are supervised at all times by the operator(s)
- (3) all outdoor devices have adequate anchorage points which must be used at all times
- (4) all devices are inspected
 - (a) daily prior to use and
 - (b) at least annually by a competent person and the records of such inspections retained by You for 3 years and
 - (i) all defects or risks to health & safety immediately rectified or
 - (ii) the device taken out of use until satisfactorily repaired
- (5) are hired in
 - (a) You have in place a system of check to ensure that the supplier(s) of the inflatable device(s) has Public and Products Liability insurance and that You keep a written record of their insurer and policy number and
 - (b) the limit of indemnity under such policy is at least **£10m** under the Public and Products liability section of this policy

We have also noted that a number of referrals have been received in the last year for the following activities;

- **Pop Up Shops (the 72 hour limit does not apply to these and Product Liability insurance is not included)**
- **Boxing Day Dips**

We have successfully negotiated that these activities do NOT need to be referred, automatic cover is given.

We will continue to work hard to widen the cover afforded to Rotary Clubs where we feel it will be of benefit but in the meantime if you are unsure whether your event is covered do not hesitate to request clarification.

The insurance guide will contain full details of the new policy .

Should you have any general questions please contact the Club and District Support Team for advice.

[cgs@rotarygbi.org](mailto:cds@rotarygbi.org)

01789 765 411 Option 6

cgs@rotarygbi.org

For insurance referrals please contact;

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RIBI@bartlettgroup.com

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