



Celebrate!

An ABI guide to planning an event

If you are planning an event in your local community this guide will help you get the most out of the day. It's designed to help you and your guests enjoy themselves at the event and to give you peace of mind, knowing that insurance won't get in the way of having a great time.

Public events are usually meticulously planned from start to finish, booking the venue, the catering and the entertainment. A lot of work is done behind the scenes to ensure a great time is had by all on the day. But things can go wrong, even with the best preparations, which is why it is important to think about potential problems. Insurance should form a key part of your pre-event planning.

Not every event needs insurance, but it is a good idea, just in case someone gets hurt or something gets damaged. Occasionally things do go wrong, for example a child being injured on an unsecured bouncy castle, and the costs incurred can be high.

This short guide is designed to help you think about some of the risks and what you should do to make sure everyone has a good time without any incident.

What are you planning to do?

You might be organising a fund raising event, a fair, a children's party or a sporting event. It might be in a marquee, on the village green or in a local building like a village hall. You might just be inviting friends and neighbours, or the entire community.

Whatever and wherever it is, you should consider all of the activities and the environment and make sure they are appropriate.

Have you thought about the risks?

Giving some thought to the risks associated with holding an event doesn't have to be a laborious process, but it is important to ensure your event runs smoothly. It's usually just a matter of common sense. Below are some examples of the questions you should think about.

- If the party is outside, do you have a Plan B if the weather's bad? If you move indoors, is there a suitable place?
- Is the environment suitable for the event?
- How many people are going to attend? Is the venue big enough to cope?
- Will you be organising sports and games for children? If so use common sense – such as not letting children play ball games near roads.
- Will a first aid kit be available on the day? Will anyone at your event be trained in first aid? Are you having fireworks? Make sure the first aid kit is stored safely and used by first aiders.
- Will people be drinking alcohol? What are the risks of excessive drinking - bearing in mind the type of event? If you are planning to sell alcohol, you will need a licence.



- Are you using any temporary structures or devices, such as indoor lighting or generators? Do people understand how they work before the event starts?
- Are you serving or cooking food? Have you thought about food hygiene and safety?
- If there was an emergency, such as a fire, how would you help people get to a safe place, including any people with restricted mobility?

Do you need insurance?

There is no law that says you must buy insurance for these events – but you might want to make sure you are covered in case something goes wrong. As the organiser of the event, if something goes wrong, you could be personally liable and having public liability insurance will give you peace of mind.

Sometimes another body, perhaps a local authority or someone that you contract with, such as a landowner if the event is taking place on their land, will require you to have insurance. If you need a local authority licence for your event, sometimes they will ask you to have public liability insurance to cover your event.

The Department for Communities and Local Government has produced a useful guide to holding street parties which covers this and other questions:

<http://www.communities.gov.uk/publications/communities/streetpartyguide>

Some events that take place in your home or garden may be covered by the public liability section of your home insurance policy, but you should check this yourself and talk to your household insurer if you have any questions.

If you're renting or using someone else's building, you should check whether you need a separate policy or if their insurance covers you already. If you're hiring a marquee, bouncy castle or similar temporary construction, check with the company you are hiring it from and read their hire conditions carefully.

If external contractors are providing services, such as food or rides, you should also check they have their own insurance, and that it is in force on the day of the event.

What is public liability insurance?

This covers the organisers of the event in case they are held to blame or sued for injury to a person or for loss or damage to property.

You can buy different levels of cover, from £1m up to £10m or even higher. Don't worry – this seems a lot, but costs are relatively low. How much you need varies according to the type of event you are planning, and how many people will attend. If you're unsure, talk to your own insurer or an insurance broker.

You will want to be sure that the policy you buy covers all the activities you want included – be open and clear with the insurer or broker you talk to.



Where can you find insurance?

You can buy insurance for a one-off event through the internet or through an insurance broker. To find a local insurance broker, you can use this useful search facility:

www.biba.org.uk

It is important to bear in mind that premiums depend on the level of cover you need – and if you decide to buy insurance, you should take out the most appropriate level of cover for the event you are holding. If in doubt, an insurance broker will give you expert advice.

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