

English Folk Dance & Song Society's Public Liability Insurance

Basic principles for Members and Affiliated Groups

These notes are not legally binding.

Personal membership provides cover for the activities of that person. It does not cover the activities of anyone else.

Affiliation provides cover for the activities of that group. It does not cover the personal activities of the members of the affiliated group.

The Public Liability Insurance cover is not intended for full-time professionals or commercial organisations in the folk world, as the level of cover may not be sufficient for their needs.

It is intended to cover only the core activities of Members and Affiliated Groups and so provide protection for Groups least able to afford Public Liability Insurance in the open market.

The Public Liability Insurance is intended to cover **legal liability arising from negligence** for injury to third parties and damage to property of such persons, including the defence of any such claims and subsequent awards arising in connection with:

1: any folk activity at a single venue which is deemed to fall within the aims of the English Folk Dance & Song Society, which are to promote folk music, dance and song

2: the Public Liability Insurance makes provision for any legal liability arising from negligence in respect of:

- bodily injury to members of the public
- damage to third party property (but not hired or borrowed equipment)
- rented or hired premises
- member to member liability
- overseas trips (but not USA or Canada)
- food and drink poisoning risks (this is not intended to cover outside catering companies that have been employed and you should check that they have adequate insurance in place)

3: any activity which a member or an affiliated group has previously agreed with the English Folk Dance & Song Society and with their insurance Company as falling within the spirit of the policy.

It should be noted that the Public Liability Insurance **does not cover:-**

- activities which are not deemed to fall within the spirit of the Society's aims which are to promote folk music, dancing and singing, e.g. any social or recreational activities or fund raising events such as jumble sales or car boot sales, walks and the like are not insured
- activities of non-UK based members and affiliates
- liability arising from products sold or supplied to the USA and Canada
- the first £250 of each and every third party property damage claim
- hired or loaned property or property of members or affiliates
- accidents that would be deemed to be covered by the Road Traffic Act
- hazardous activities or pursuits e.g. the use of fireworks
- liability arising in respect of any acts of terrorism as defined within the policy
- activities where the attendance is expected to be in excess of 200 people.

Compiled by

English Folk Dance & Song Society with Musicians Insurance Services, April 2009.