

# Select for Charities and Social Organisations

FAQs and useful resources



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We're here to answer your questions



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General questions and guidance

# We're here to answer your questions

To help you understand your cover better, we've put together some frequently asked questions and a list of resources you can use as part of your cover. Please read these questions with your insurance policy summary, which lists the types and level of cover included.

If there's anything you can't find the answer to, call us on **0800 917 9531** and select option 3 - we'll be happy to help.

## Types of insurance cover and what they mean

### What is Public Liability Insurance?

Public liability insurance covers any legal costs or compensation you have to pay for:



accidental injury to or death of any person other than an employee



accidental loss or damage to property not owned by you or otherwise in your trust

This includes claims because of:



activities carried out by volunteers



unforeseen impacts from pollution



products supplied



ownership of property

### What level of Public Liability insurance is needed?

To determine the appropriate level of Public Liability for your organisation, you'll need to look at the type of work you're involved in and assess what a catastrophic loss and worse-case scenario would look like for you. This should help you choose your limit of indemnity.

A limit of indemnity is the maximum amount we'll pay out to you. This will either apply as a maximum amount per claim or maximum amount during the policy period. Your schedule will confirm the limit of indemnity that you've chosen.

Any claim, or series of claims from one cause, will be covered separately up to your chosen limit of indemnity.

For example, if you choose a limit of indemnity of £5,000,000 and you have 3 claims during the policy period. Your policy will cover you for up to £5,000,000 per claim.

Any claims related to products, Legionella or Pollution or Contamination will not be covered separately. We'll only pay up to your chosen limit of indemnity during your policy period.

For example, if you choose a limit of indemnity of £5,000,000 and have 3 claims during the policy period totalling £6,000,000, the maximum amount we'll pay out during the policy period would be £5,000,000.

We can't tell you what level of cover to pick, so you'll need to make sure the cover you choose is right for your organisation.

Find out more



## Is abuse cover included?

Our online products for charities and not-for-profit organisations include abuse cover on a “claims made” basis. “Claims made” means we only accept claims if the incident is reported during the policy period.

If your current insurer also uses “claims made” cover, you might have a gap in your insurance when you switch. Here’s an example:

### Example:

Your policy is on a “claims made” basis with Insurer A from 1st January to 31 December 2023. You then move to a new policy with Insurer B on 1st January 2024, also on a “claims made” basis.

An incident happens on 1st November 2023, but it’s not reported until 2nd January 2024.

In this case, you may not be able to claim under either policy because the incident and the claim reported occurred in different policy periods.

## What to do if you have a gap in cover:

You have two options:



Agree an extended reporting period with your current insurer. This will let you report claims for a set time after the policy ends.



Ask for a retroactive date on your new Public Liability policy. This means your new policy can cover historical claims up to the agreed date (please note that we cannot amend the retroactive date for online policies).

## Is a Data Protection (GDPR) breach covered?

Your Public Liability insurance will cover any legal costs or compensation you have to pay because of a GDPR breach, up to a limit of £1,000,000 during your policy period.

The policy doesn’t cover:



finances, penalties, liquidated, punitive or exemplary damages



the cost of replacing, reinstating, rectifying, or erasing any personal data



the cost of any claims after you’ve notified someone about the loss of their personal data because of a deliberate or criminal act

## What is a volunteer?

A volunteer is anyone who’s working on behalf of your organisation and not making a personal profit from it (excluding any expenses). This includes anyone helping to organise an event, run a stall, or doing some gardening work.

Anyone who has:

- a stall
- own trading name
- website or online page to specifically promote their trading activity

doesn’t count as a volunteer.

## What is Employers' Liability insurance?

Employers' Liability insurance covers any compensation you'll have to pay for accidental injury to, death, disease, or illness of an employee caused from their employment.

This cover also includes:



legal costs relating to the employee's injury



people on work experience with your organisation



compensation for court attendance as a witness in connection with a claim under this cover

## What is Hirers' Liability cover?

If you hire out your premises to anyone who doesn't have Public Liability insurance, Hirers' Liability Cover covers you for any cost of repairs caused by the individual or if someone gets injured during the period of hire.

You can add this to your Public Liability cover at an additional cost. This doesn't apply to any business or political hirings.

## What is Material Damage?

If you own, or are legally responsible for, a building and the content inside the building, you can insure these under Material Damage cover. This protects your assets from any damage caused by events like a fire, theft, accidental damage and damage by storm or flood.

You can do this by getting Buildings and Contents insurance.

Cover also includes:



up to £25,000 to cover fire extinguisher expenses



up to £10,000 to cover groundsman equipment held on the premises



up to £15,000 to cover accidental escape of metered utilities, such as water, gas, oil or electricity supplies, due to damage.

## What is the difference between a rebuild valuation and property valuation?



A rebuild valuation is the total cost of a property, including the material, labour, demolition, site clearance, planning and professional fees after a total loss. For example, you lose your whole building to a fire. This amount is the sum insured.

It's important your sum insured is enough to cover the cost of rebuilding your property, otherwise you'll be underinsured, which may mean you wouldn't be fully reimbursed if you made a claim.



A property valuation is how much your property is worth in the current market.

## What is Money cover?

Money cover protects you if money is stolen by a third party whilst it's with your employees or volunteers, in your safe, or in transit to the bank.

If your employees and volunteers handle money, take it to the bank and/or if you have a safe on your premises, you might want to consider this cover.

This cover also includes:

- £1,000 to replace safes or strongroom locks
- replacement cost of franking machines, safes, strongroom, or security cases damaged because of a theft or attempted theft
- Personal Accident cover for anyone assaulted while carrying out security up to £10,000 (if no other personal accident insurance policy is in place).

You can find more guidance in this [document](#) under Managing your risks



Good management procedures



Cash handling

## What is Personal Accident cover?

Personal Accident cover will pay out an agreed amount if members, employees, or volunteers are fatally injured or become disabled from an accident and/or assault during official business activities on behalf of your organisation. You'll be covered whether you're at fault or not.

If your members, employees, or volunteers work in vulnerable situations, you might want to consider this cover.

## What is Trustee Indemnity cover?

Trustee Indemnity insurance, also called directors, trustees and officers insurance, protects trustees and senior decision-makers. It covers them if claims are made against them personally for things like breach of duty, trust, and authority. This insurance helps organisations attract and keep trustees.

Trustee Indemnity cover is included under our Financial Administration Liability cover. You can also add more financial loss insurance options. They include:



- Corporate liability for financial losses arising from your business  
This cover protects your organisation against criminal proceedings and other financial losses.



- Crime cover to protect you against fraudulent activity from both employees and third-parties  
This cover protects your organisation from fraudulent activity by both employees and third parties. For example, it includes incidents like staff stealing money or computer fraud by an outsider. Note: theft of money by a third party is covered under the Contents section of the policy.

## What other covers should be considered?

Check out this [document](#) to see what you should consider when buying insurance.

For a more detailed guide on the features, benefits and exclusions of all our insurance covers, you can take a look at the Summary of Cover [here](#).

# Risk management guidance

A risk assessment helps you identify the risks that you may face so you can prevent the risks from happening. This reduces the chances of damage, injury, or reputation damage.

It can also be used as evidence to defend a claim.

## How to create a risk assessment

### Tools to help you carry out a risk assessment:

We have a Local Community Advisory Service (LCAS) available free of charge to our policyholders.

Our LCAS service can help you assess/identify risks and put processes in place so you can protect your staff, service users, visitors and contractors.

Click here for more guidance and to access our tools



### Other support available:

You can call our risk helpline on **0800 302 9052** to speak to someone from our Risk Support team. They'll put you in touch with a Risk Consultant who can help you with the following areas:



Liability



Property



Cyber



Motor

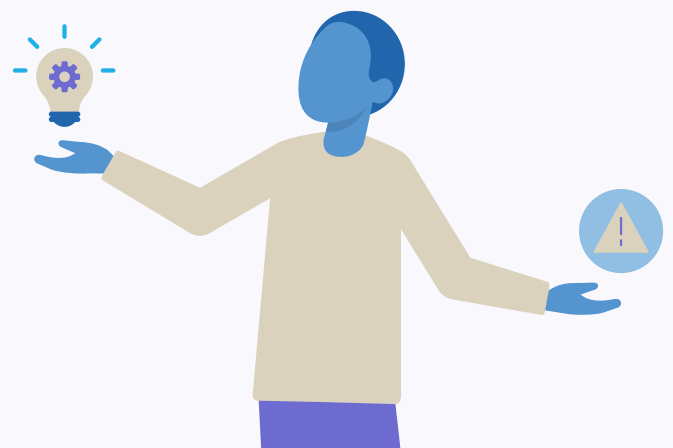


Strategic/  
Enterprise risk

You can also visit our [News and Insights](#) page where we cover topics like:

- ✓ protecting your pipes over winter
- ✓ keeping the community safe over winter
- ✓ risk guidance for autumn and winter outdoor events
- ✓ tips for firework displays.

For more guidance on topics like bouncy castles and running a firework display, you can visit the [Health and Safety Executive website](#).





# Special events

## What is a special event?

Special events are gatherings organised by you, independently or jointly, such as fundraising events, fetes, carnivals, firework displays, etc.

Regular meetings or your usual business activities wouldn't count as a special event.

## Running a special event?

If you've got Public Liability cover, you're covered for all events you've declared to us at renewal.

If you're organising an event that wasn't declared during renewal, please call us on **0800 917 9531** (option 3). Depending on the size of the event and activities, there may be extra charges.

## Is your event taking place at a location not owned by you?

You're covered for any event organised and supervised by your organisation, whether it takes place in a council owned building/land or not.

If you're holding an event at an unfamiliar location, it's important you carry out a risk assessment. You also need to make sure your chosen location has their own insurance in place.

## How does insurance cover work for a joint event?

You're covered for any third-party property damage or injury to a member of public if you're found legally liable, i.e., you were supervising the activities.

When holding joint events, you should make sure the other organisations involved have the correct insurance in place to cover any claims they may be responsible for. Risk assessments should also be done and clearly set out who is responsible for what.

If external businesses are providing services such as food and rides, you should check they have their own insurance and make sure it's valid on the day of the event.

## Are we covered if we have to cancel an event?

Zurich don't cover financial loss for cancelled events for reasons that aren't insured, i.e., bad weather. But there are insurance providers that offer Events or Abandonment Cancellation Insurance.

# Fireworks

## Does your policy cover firework events?

If you've got Public Liability cover and you've let us know about the firework event(s), your policy will cover you for these.

If a display company is coming in to run the event, they would be responsible for any injury to someone or damage to a property, so you need to make sure they have the appropriate Public Liability insurance - ideally, £10m. If the display company doesn't have adequate insurance, you may be held responsible as the overall organisers of the event in which case you'd be covered by us.

Below are some helpful links on safely running firework displays:

[Health and Safety Executive website](#)[Top tips for firework displays](#)[Local Community Advisory Service](#)[Under Events management](#)[Firework displays](#)



# First aid

## What are the first aid requirements at events?

We don't give guidance or set minimum levels of first aid as this should be driven by you as part of your risk assessment.

It's recommended, but not required, that there should be a qualified first aider at events. For larger events (500+ attendees), a professional presence such as St John Ambulance or the Red Cross may be better. You should also consider other factors, like what events and attractions will take place.

You can find more guidance in this [document](#) under Managing your risks



Good management procedures



First aid

# Food and drinks

## Are you covered if someone has an allergic reaction to food served at an event?

Yes, you're covered for any injury caused by food or other products.

Preparation of food should be covered in your risk assessment.

It's important professional stallholders that are registered as a food business must comply with the law relating to allergens and make sure they have the correct allergen labelling.

Non-professional stallholders, e.g., people who occasionally sell home-baked cakes on a small-scale, don't have to provide allergy information. However, the Food Standards Agency recommend they do so as best practice.

With any food preparation, additional steps should be considered to keep everyone as safe as possible. It should form part of your risk assessment and identify who might be harmed, the level of risk and the appropriate risk controls to reduce or remove that risk.

Any actions identified to reduce the risk should be taken and the significant findings of the assessment should be shared with all relevant people.

The links below provide useful information on the law to help you make informed decisions:

[UK Food Labelling Resource](#) – information on Allergy Food Labelling in the UK

[Food Standards Agency](#) – guidance on providing food at community and charity events including advice on registration, certificates and allergen information

[EU Food Hygiene Law](#) – guidance on application of EU food hygiene law



# Inflatables

## Do you own a bouncy castle?

When using a bouncy castle or inflatable, the equipment must meet the Health and Safety Executive criteria and industry and regulatory requirements.

## Are you covered to hire bouncy castles, zorbs and sumo suits and supervise the activity ourselves?

Yes, but you need to make sure that the supplier gives you enough training and instruction on how to use and supervise it correctly.

The equipment must meet the Health and Safety Executive criteria and industry and regulatory requirements.

We suggest setting up an agreement with the supplier to clarify responsibilities and insurance coverage.

## Does your policy cover you If you own a bouncy castle and hire it out to other people?

Yes, you can hire out your bouncy castle, and it will be covered, but you'll need to:

- make sure that the equipment meets the Health and Safety Executive criteria, industry and regulatory requirements and a risk assessment is done
- check the equipment before use for any faults (if found, these should be documented)
- give the hirer enough training and instruction on how to use and supervise the bouncy castle correctly.

Health and Safety law may apply and an annual inspection by a qualified inspector must be done.

We suggest setting up an agreement with the hirer to clarify responsibilities and insurance coverage.

## Does your policy cover tug of war competitions?

Yes, you will be covered for this activity, but you need to do a full risk assessment which should include an inspection and maintenance of equipment. Any relevant Health and Safety Executive guidance should be followed.

If possible, we'd expect an experienced third party with their own insurance to run these activities.

## Does your policy cover duck race events on a local river?

Yes, this is covered under your policy, but it must be fully risk assessed and managed. We'd recommend:

- children shouldn't be permitted to enter the water
- water should be slow moving and no deeper than 1m in depth
- checking weather forecast before the event to avoid unexpected weather events which could make the event unsafe.



# Third parties at events

## Can external stallholders attend your event and will they be covered?

Yes, but our Public Liability insurance only covers the legal liability of any non-professional stallholder/entertainer, e.g., a person who makes handmade greeting cards as a hobby.

This only applies if:

- they're not covered by another insurance policy
- any profits they make are not for another business entity or organisation.

Any non-professional stallholder/entertainer is considered a volunteer under our policy.

## Can external stallholders provide food at events and will they be covered?

Yes, our Public Liability insurance covers non-professional stallholders providing food, subject to the stallholder having appropriate training or experience in food hygiene.

## What is classed as a professional stallholder?

A professional stallholder/entertainer would be someone who:

- has a stall or performs at 10 or more events a year; or
- has their own trading name; or
- has a website or Facebook page set up specifically to promote the trading activity, e.g., a page in the name of their "business".

Professional stallholders are not protected by your insurance and will need their own Public Liability insurance.

Anyone who doesn't fall into that category would be considered a non-professional stallholder.

## What is classed as an entertainer?

An entertainer would be anyone brought in to entertain your crowd: DJs, musicians, magicians, jugglers, look-a-likes, comedians, dancers, etc.

They should have their own insurance and best practice would be to have a copy of this before the event.

## Does your policy cover professional stallholders/entertainers?

You're only covered for the activities of your organisation and your volunteers. Our Public Liability policy doesn't cover professional stallholders, contractors or other third parties. It is therefore best practice to obtain a copy of their insurance to ensure suitable cover is in place.

## Can professional stallholders/entertainers attend if they don't have their own insurance?

We'd strongly advise against this. Not only will the professional stallholder/entertainer be at risk of being sued with no insurance policy to protect them, but you could also be targeted.

If a claim is made because of a third party, you may not be covered by the policy.

## You've got a company/organisation running an activity during your event - what considerations should you make?

We suggest you ask for proof of insurance and risk assessments, making sure their insurance is adequate for the event as they wouldn't be covered under your insurance.

We recommend they have no less than £5m Public Liability insurance but please use a practical approach to determine the limit for indemnity for the type of activity/risk involved.

# General questions and guidance

## Need to make a claim under your policy?



To make a **liability** claim, [click here](#).



To make a **property** claim, [click here](#). If it's an emergency, call us on **0800 028 0336**.



To make a **motor** claim, [click here](#).

You'll need your policy number at hand when making your claim.

## Need to make changes to your policy?

To make changes to your policy, you can:



Call us on **0800 917 9531** (option 3)



Email us at [renewals.team@uk.zurich.com](mailto:renewals.team@uk.zurich.com)



Chat with us on [live chat](#)

## Need to access your policy documents?

All your documents are available to read, download and print on your online account.

[Click here to log into your online account](#)



## What happens at renewal?

Around 2 months before your renewal date, we'll email you a renewal invite. This will include your premiums for the upcoming year and a link to your online account where you can find all your documents, a copy of your invoice and details on how to pay.

If nothing's changed and your cover can stay the same, just make a payment and your policy will be renewed. If you need to make changes, get in touch with our Customer Services team who'll be happy to help.

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