

## 5.6 Organiser and Event Insurance – Schedule of Cover

The following is a summary of the Association’s insurance policies providing cover for members organising events and activities for their fellow members.

### Public and products liability

The Association is insured up to £5,000,000 against legal liabilities to pay damages in respect of third-party bodily injury or damage to third party property occurring during the period of insurance in connection with the business or activity organised by the Association’s Groups or Committees provided these have been duly notified in advance to the Member Communities team at the Association’s Head Office.

It is the responsibility of the organisers of any event or activity organized on behalf of Boundless to obtain confirmation from any relevant supplier that they have appropriate insurance in place for a minimum of £5,000,000 for any one occurrence (usually this can be confirmed by a “To whom it might concern’ letter). A similar letter confirming our own insurance is available for review or downloading from the Volunteer Hub or on request from the Member Communities team in Brighton.

The Association’s policy is subject to a £5,000 excess in relation to any third-party property damage claim.

### Exclusions from cover

Certain hazardous activities are excluded from cover unless specific agreement is obtained from our insurers prior to commencement.

Should any organising committee or individual member contemplate organising an event on behalf of Boundless that encompasses one or more of these excluded activities, then they must discuss this with the Head of Member Communities at least 8 weeks prior to the event in order that it can be declared to the underwriters who reserve the right to charge an additional premium to include such activity.

Hazardous activities include, but are not limited to, taking part in the activities or using the facilities listed in the ‘Dangerous Activities List’ which can be found in the Events Planning Handbook and are listed below:

<i>Mountaineering</i>	<i>Abseiling</i>
<i>Air displays</i>	<i>Offshore Activities</i>
<i>Air shows</i>	<i>Paint Ball</i>
<i>Amusement Rides (other than children's coin operated rides)</i>	<i>Parachuting</i>
<i>Ballooning</i>	<i>Paragliding / Parasailing / Parascending</i>

*Bar Fly*  
*Boating*  
*Bonfires*  
*Bouncy Castles*  
*Boxing*  
*Bungee Jumping*  
*Bungee Running*  
*Canoeing*  
*Caving*  
*Clay Pigeon Shooting*  
*Diving*  
*Extreme Sports*  
*Fairground Rides*  
*Fireworks*  
*Go Karts*  
*Hang Gliding*  
*Horse Riding*  
*Hot Air Ballooning*  
*Inflatables*  
*Jet Skiing*  
*Kayaking*  
*Martial Arts*  
*Microlighting*  
*Motor Vehicle/Bike Racing*

*Physical Team Building Exercises*  
*Pot Holing*  
*Power Boating*  
*Quad Biking*  
*Reverse Bungee*  
*Rock Climbing*  
*Sailing*  
*Sand Yachting*  
*Scuba Diving / Sub Aqua Sports*  
*Skiing*  
*Sky Diving*  
*Shooting*  
*Snowboarding*  
*Speed Boating*  
*Surfing*  
*Survival Training Courses*  
*Wall Climbing*  
*Water Skiing*  
*White Water Rafting*  
*Wind Surfing*  
*Zorbing*

### **Personal accident insurance**

The following benefits are available to any volunteer or group member of the policyholder resident in the UK representing the policyholder at an organised event or meeting whilst in pursuit of organising an event or activity.

The policy provides cover for accidental bodily injury which, independently of any other cause, results in death, dismemberment or disablement up to a limit of £25,000 (increasing to £100,000 for quadriplegia) if the incident occurs at an event or commuting to or from an event.

### **Health Questionnaire**

Under our Duty of Care and insurance requirements, there are times that we may request for a health declaration to be completed prior to an event. This may be due to the physical nature of the event or because we believe that a members health condition may pose a risk to their and the event's safety. Health declarations are an insurance requirement and must be agreed by our insurer prior to the event taking place.

### **Motor vehicle insurance – 'Club Drivers'**

A "Club Driver" is a member of Boundless (other than an employee of the Association) who drives a car or other vehicle for purposes relating to the Association and claims mileage expenses from the Association.

Boundless does not provide motor vehicle insurance for any Club Drivers. It is the responsibility of the Club Driver to ensure that appropriate cover is obtained from their insurer and that full disclosure is made to their insurer, including the fact that their vehicle is used for purposes relating to the Association and that mileage expenses are claimed in that connection.

### **Property damage and business interruption**

All of the Association's buildings (including Leisure Retreats) and contents are insured for property damage and business interruption, subject to a £20,000 excess (the initial amount deducted from a claim).

### **Further information**

Any queries on the insurance cover provided should be addressed to Member Communities:

Tel: 01273 744 763

Email: [membercommunities@boundless.co.uk](mailto:membercommunities@boundless.co.uk)