

Fundraising Activities and Events

The Legal Liability cover is extended to include activities such as Canvassing, Political Meetings, Social Events, Dances and Fund Raising Events (e.g. Fetes, Coffee Mornings), provided that all appropriate Health and Safety Guidelines are adhered to, however the following activities will need to be referred to us prior to the cover being agreed, and in some instances an appropriate additional premium will be charged:-

- Events where more than 100 people are attending
- Protest Marches
- Events where live music will be performed
- Events involving Fireworks, Archery, Bouncy Castles, Donkey Rides, Gymkhana, Clay Pigeon Shoots, Assault or Obstacle Courses, Bungee Jumping, Caving, Contact Sports, Cycling, Horse Riding or other Equestrian activities, Ice Skating or Ice Hockey, Kite Surfing, Bobsleigh runs (use of), Land Yachting, Mountaineering or Rock Climbing, Paint Balling, Potholing, Shooting, Skiing activities, Tug of War, Paragliding, Parascending or Parasailing, Wind Surfing and other similar activities
- Activities at speeds exceeding 10mph, events in or on water, or taking place more than 5 metres above the ground
- Aerial activities

If in any doubt please refer to Howden UK Group Ltd.

Guidelines for certain activities during fundraising events

We are providing some information on the safety precautions to be taken during various activities. We would normally expect the persons providing the equipment to have their own insurances but appreciate there may be instances where this is not the case.

Bouncy Castles

Castle must be supervised at all times by two responsible adults. Shoes to be removed. Only one age group (e.g. 2 & 3 year old) to be allowed on castle at one time. Adults and teenagers should not be encouraged to play on castle. Qualified first aiders to be in attendance.

Archery


Instruction in use and supervision of use by experienced and qualified persons only. Archery field to be roped off and should be supervised at all times. Protective equipment/clothing to be worn if provided. First aiders to be in attendance.

Donkey Rides

Owner should have full public liability cover for rides as behaviour of donkeys can be erratic. Animals to be securely tethered when not being used and if being ridden must be led by an experienced, responsible adult at walking pace only. Small children also to be accompanied by parent/responsible adult. Hard hats should be provided. Supervision by donkey owner at all times.

Gymkhana

Separate areas should be set up for general car parking for horseboxes/stabling (to which the general public have no entry), riding arena and the general public areas. The stabling area and arena should be securely roped off and should be marshalled at all times by responsible adults. The owners of the horses are responsible for them and should have their own liability insurance cover. When not being ridden horses should be securely tethered and supervised. The owner of the field(s) provided should have their own Public Liability cover.

Broker at  8 Navigation Court Calder Park Wakefield West Yorkshire WF2 7BJ
t: +44(0)1924 241900 • www.howdengroup.com

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Advice on the provision of first aid should be sought from the St John's Ambulance or Red Cross and acted upon. Similarly the police should be notified of the intention to hold such an event and their advice followed.

Any jumps are to be constructed by experienced professional persons, and advice on organising gymkhanas in general should be sought from an organisation such as the Pony Club of Great Britain. The level of competition should reflect the experience of those taking part, participants enter the gymkhana at their own risk and particular attention should be paid to all safety procedures and equipment i.e. wearing of hard hats when riding compulsory.

Firework Displays

**Please notify Howden Group Ltd of the date of the event.
An additional premium of £50 plus 9.5% IPT will be charged.**

Make sure the fireworks are manufactured to British standards. Although new legislation has been introduced there may still be fireworks on sale which are of foreign origin and do not meet the standards. Keep fireworks in a metal box with a lid. A maximum of 4 people should light the fireworks, and they should be easily identifiable. They should follow the firework Code and instructions for use. A minimum of 2 stewards should be present – co-ordinating crowds and car parking. Check with Fire Brigade/Police if a licence is required. Qualified first aiders should be present and organisers should seek guidance from St John's Ambulance/Red Cross on adequate numbers.

Bonfires should be lit after the fireworks display, and crowds should be kept 25 metres away with a barrier present. Make sure extinguishers and buckets of water and sand are easily available.

The Department of Trade and Industry has produced a booklet entitled "Safe Displays" which can be referred to for guidance.

Clay Pigeon Shoots

**Please notify Howden UK Group Ltd of the date of the event.
An additional premium of £50 plus 9.5% IPT will be charged.**

Instruction, supervision and operation of equipment to be by experienced persons only. When guns are not in use, guns and cartridges to be securely locked out of sight. Area to be marshalled at all times with firing area roped off to restrict access. Ear defenders and eye protection to be worn. All persons to follow instructors' instructions at all times. First aiders to be in attendance.

In addition to questions raised by Associations there have been claims made and claims repudiated which draw attention to precautions which should be adopted by all Associations.

Safekeeping of Keys

Cover is not given for the theft or attempted theft (other than as a result of actual or threatened violence or assault) not involving entry to or exit from the premises by forcible or violent means. It is therefore essential that keys only be issued to authorised persons and a register of these keyholders should be kept. Under no circumstances should spare keys be left on the premises. A previous theft arose whereby an Association had left a key in a drawer. The key was stolen whilst the office was open but not discovered for a few days, by which time the thief had returned, let himself in with the key and stolen the computer. Cover was not in force.

Dog Bites

Indemnity is provided to the Association for legal liabilities relating to injury sustained by an employee. The term employee extends to volunteers as remuneration may not be a relevant factor. There have been an alarming number of incidents where employees/volunteers have been bitten by dogs in the course of delivering leaflets. It is not the intention of Insurers to provide this cover. As a rule any negligence would fall on the dog owner and a claim should be pursued against them. However, you should advise on safe

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working practice and all members must exercise extreme caution when posting any document. It should be normal practice to warn all volunteers verbally of the dangers and if you are issuing guidelines in writing to volunteers a warning should be given to exercise caution.

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