

## Hall Hirers Liability Cover – Frequently Asked Questions

What is covered under the Hall Hirers Liability cover?

The hall hirers liability cover provides public liability cover to the insured (Hirer) for Damages or Loss that can occur during an event held at the church property

Why does a person leasing the property need to take out a separate insurance cover?

The church in any instance has a duty of care as a landlord to make sure that the premises are safe & the church liability cover will respond to any personal injury where the church is deemed liable. The reason for insisting that Third part user of church property has their own cover is two fold.

Firstly it takes the pressure off the churches liability policy

Secondly & more importantly if the user causes any damage to the church property i.e. leaving a hot water urn on which causes fire damage to the kitchen then our policy will make good the damage however the insurer may then take recovery action against the third-party in which case the third-party insurer would be called upon.

What is the Definition of a PRIVATE EVENT?

The events that fall within the general definition of a private event.

Birthday

Wedding

Anniversary

Private family gathering

When does the church require evidence of public liability insurance as the hall hirers policy will NOT cover the activity?

Our stance on third party users of church property is that in all instances they must provide their own general liability cover. Understandably the users fall into varying categories such as income generating users the likes of which are dance schools or a martial arts schools using say a church hall every Saturday morning & charging a fee to the participants, in this instance the user must have their own cover & proof of cover must be sighted by the church.

In other instances a user may be a community group such as a gardening club or AA in which case they under normal circumstances would have some liability cover proof of which must be sighted.

Are there any exceptions to the rule when the group holding meetings etc are associated with the church however the event falls outside the definition of a private function?

Taking into account the fact that this group is not a bona fide activity of the church the church may still wish to provide a space for this group as they see it as assisting a community group in which case if the church so elects to cover the group under its cover we would be able to provide the cover so long as it is Noted in a deacons/council meeting.

Please note that the information provided in the faq document is to be used as a guide.