# Do I need Public Liability Insurance?

If you are the main organiser of an event, you have to plan for every eventuality. This may include the possibility of being blamed or sued for an injury to a person or loss or damage to property.
By law you don't need to have insurance for a voluntary or community event, but it's worth having cover in case something goes wrong and someone makes a claim against you. The level and costs of cover varies depending on your needs and the types of activities you are planning.

## When do I need it?

In some instances the council, or a landowner if the event is taking place on private land, may require you to have public liability insurance. If you need a local authority licence for your event, you might need insurance to cover your event.

When using external businesses to provide services such as food, rides or bouncy castles, check to see whether they have their own insurance, and whether it's valid on the day of your event. In some cases when you host an event at your home or garden it may be covered by the public liability insurance section of your home insurance policy, but it is important to check the details of your policy before an event, because not all activities are covered.

## How do I purchase insurance?

Many insurance companies offer insurance for community groups, so shop around to get the cover that meets your needs. Ask the relevant questions, and be open and clear to the insurer as to what activities you intend to host and how much cover is needed. Also, take a look at the requirements you may have to meet, to ensure they are reasonable and achievable.

There are different levels of cover available, from £1m to over £10m, but don't worry, it may sound like a lot of money, but the costs are relatively low.

You can buy the insurance through the web or from an insurance broker, for a list of local insurance brokers you can go to www.biba.org.uk

Environmental charity, The Conservation Volunteers (TVC) offer insurance specifically for community groups hosting environmental events, like clean ups.

dosomethinggood.org.uk