

# Insurance Cover



**CLASS(S):** Public / Products Liability

**POLICYHOLDER:** The National Trust for Places of Historic Interest or National Beauty (National Trust)

**INSURERS:** Aviva Insurance

**POLICY NO:** I00556034CCI

**PERIOD:** Heritage Open Days 2019 runs from 13 to 22 September. The policy also covers activities in preparation for and wrapping up the festival starting from the moment of a site's/event's successful registration with Heritage Open Days. The current policy ends 28 February 2020.

## KEY DEFINITIONS

**Business Description/Activities :** The activities of Heritage Open Days that enables a celebration of England's architecture and culture by allowing visitors free access to interesting properties that are either not usually open, or would normally charge an entrance fee and includes tours, events and activities that focus on local architecture and culture. Activities include taking part in excavations, fieldwork, excursions, meetings, site visits and other bona-fide activities of the Insured.

### Additional Named Insureds:

- ▶ Registered Property Owners
- ▶ Registered Property and Estate Managers
- ▶ Registered Heritage Open Days Participants
- ▶ Registered Heritage Open Days Organisers
- ▶ Registered Heritage Open Days Volunteers

## PUBLIC / PRODUCTS LIABILITY

### Cover:

- ▶ Indemnity against legal liability including claimant's costs and expenses for damages in respect of accident, bodily injury, mental injury, death, disease, illness, wrongful arrest or false imprisonment
- ▶ Accidental loss or damage to property
- ▶ Nuisance trespass to land or trespass to goods or interference with any easement right of air, light, water or way per the policy terms

Occurring during the period of insurance.

**Indemnity Limits:** £5,000,000 any one occurrence costs inclusive

**Excess:** £250 each and every claim for third party property damage

## EXCLUDED ACTIVITIES

- ▶ Sponsored walks, rides, marathons or similar events
- ▶ Fireworks displays or bonfires
- ▶ Bouncy castles and other inflatable devices
- ▶ Bodily injury arising from go-carting, quad biking or motor sports; parachute jumping, paragliding or parasailing; bungee jumping or abseiling; ballooning or other flying activities
- ▶ Events involving weapons, passenger carrying amusement devices; remote controlled model aircraft; animal rides; pyrotechnics
- ▶ Re-enactments involving weapons and hazardous equipment: If you stage a re-enactment event (such as jousting, tournaments, re-enactment battles, sieges etc.) as part of Heritage Open Days, you must ensure that the re-enactment society is fully insured.
- ▶ Access via a freestanding ladder or staircase without a permanent handrail and obstruction to prevent a free fall is not insured under this insurance.

*The full cover is detailed in the Aviva policy wording which will always take precedence, full conditions, terms, extensions and exclusions are listed in the policy document. Should there be any queries on cover please contact us and/or refer to the policy document, a copy of which is available on request.*

*Pavey Group is a trading name of Pavey Group Ltd. Pavey Group Ltd is authorised and regulated by the Financial Conduct Authority. Registered office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England & Wales. Company Number: 3419086. Pavey Group Ltd is part of the Gallagher group of companies.*

## GUIDANCE PROVIDED BY HERITAGE OPEN DAYS

### A. Exclusions and conditions

- 1. Events on water:** All boats whether moving or moored are not included as they fall under the Marine Insurance Act.
- 2. Means of transport:** Bus tours, train tours (including miniature trains), boat trips and shuttle services on and between Heritage Open Days sites. Bicycle rides and horse-drawn carriage rides.
- 3. Hands-on activities and presentations:** Hazardous 'hands-on' workshops or skills demonstrations such as wood or stone carving, clog making or glass blowing. Only bona-fide craftsmen should be used and it should be ensured that they have adequate insurance in place.
- 4. Musical instruments:** If you stage concerts, take into account that musical instruments are not insured.
- 5. Access issues:** If you intend to allow access to towers (church towers, lighthouse etc.) or structures below ground level, the access has to be via a sturdy (e.g. spiral) staircase, ideally with a permanent handrail.
- 6. Food and drink:** If you intend to provide refreshments, please be aware that no liability is accepted for their consumption.

### B. Don't risk it! Do your risk assessment and take action before and on your open day

- 1. Prepare:** Carry out a risk assessment and draw up an emergency plan for evacuation, take adequate actions before your event and review them during the day.
- 2. Act professionally and promptly:** Deal with incidents in a diligent and helpful manner; depending on the type of accident, this may range from making the person affected comfortable to calling the ambulance. Don't admit any responsibility.
- 3. Capture and communicate:** Record the facts accurately and comprehensively, take notes from anyone who saw what happened as well as their contact details. Take photographs of the area in question and pass everything on immediately to the Heritage Open Days office and our insurance broker.

Email: [info@heritageopendays.org.uk](mailto:info@heritageopendays.org.uk) and [julie.logan@paveygroup.co.uk](mailto:julie.logan@paveygroup.co.uk)

Subject line: Heritage Open Days incident report

If you should receive a Claims Notification Form from a claimant's solicitors, **don't** acknowledge it, you must forward it via email within 24 hours of receipt.

For more guidance, see our Risk Assessment Factfile, which you can download from your Organiser Area: <https://www.heritageopendays.org.uk/portal> or request a copy from the Heritage Open Days team.

### C. Insurance Broker Contact

If you have any insurance queries they should be directed to the National Trust's Insurance Broker, Pavey Group, whose contact details are listed below:

Kevin Clark

Broking Manager & Senior Commercial Account Handler

Direct Line: 01392 880 003      Email: [kevin.clark@paveygroup.co.uk](mailto:kevin.clark@paveygroup.co.uk)

Laura Wiles,

National Trust Insurance Advisor

Direct Dial 01392 880046      Email [laura.wiles@paveygroup.co.uk](mailto:laura.wiles@paveygroup.co.uk)

Postal Address: Burrator House, Peninsula Park, Rydon Lane, Exeter, EX2 7NT