**Local Councils Insurance**

**Special Events & Activities Guidelines**

I bring your attention to a couple of specific points within the insurance policy which you may want to consider, covering play equipment, the Christmas tree and The Pavilion.

**Playgrounds**

In respect of all playground equipment and other amusement devises the Insured must

a) Inspect all playground and amusement devises at least every seven days. Any damage or

defect must be rectified as soon as possible. Defective equipment which is a risk to health and

safety must be taken out of use immediately and repaired as soon as possible.

b) Erect suitable signs detailing any information that is necessary for the safe use of the

equipment device or facility and clearly stating any restrictions on its use.

c) Determine where supervision is necessary and ensure that it is provided whenever the play

equipment device or facilities are in use

**Christmas Trees and Lights**

The tree is to be erected by a competent person

a) Electrical devices to be connected to mains supply by a qualified electrician with their own

Public Liability Insurance

b) If the tree is erected on land not owned by the Policyholder, the landowner concerned must

have their own Public Liability Insurance

c) The tree must be regularly inspected especially in cases of bad weather

**Property damage – significant exclusions**

freezing, escape of water or damage

caused by malicious persons in respect

of premises which are empty or not in

use for 30 consecutive days or more

**Extensions**

**[ 31 ] - Fly Tipping Cover**

The following Extension is added to Part A - Section One - Property Damage:

The **Insurer** will pay the reasonable costs of clearing and removing any property illegally

deposited in or around the **Premises**.

The liability of the **Insurer** under this extension shall not exceed a maximum of £1,000 any one

**Occurrence** and £5,000 any one **Period of Insurance**.

**Limits**

**[ PL003 ] - Injury to Participants Exclusion**

We will not provide indemnity in respect of Bodily Injury to persons taking part in activities on

skateboard ramps, Zipwire Lines and/or BMX tracks, unless caused by defects in such structure

**[ PL004 ] - PLAYGROUNDS AND AMUSEMENT DEVICES**

1. If in relation to any claim You have failed to fulfil any of the following conditions, You will

lose Your right to indemnity or payment for that claim.

You must ensure that in connection with playground and amusement devices

a. all equipment, devices and facilities, including sand pits and paddling pools

i. are manufactured and installed to the appropriate standard and maintained

in good condition.

ii. are inspected, by a competent person, at least weekly and

all defects or risks to health or safety immediately rectified

or

the equipment, device or facility taken out of use

b. You will erect where necessary suitable signs detailing any information that is

necessary for the safe use of the equipment device or facility and clearly stating

any restrictions on its use.

c. You will determine where supervision is necessary and ensure that it is provided

whenever the play equipment device or facilities are in use.

2. We will not provide indemnity in respect of the operation of mechanically powered

passenger carrying amusement devices or inflatable devices.

**[ SKATE ] - Skate Park Endorsement**

If in relation to any claim you have failed to fulfil any of the following conditions, You will lose

Your right to indemnity payment for that claim.

You must ensure that in connection with skateboard parks

1. all structures including the skating surfaces

a. are manufactured and installed to the appropriate standard and maintained in good

condition

b. are inspected by a competent person at least weekly and

i. all defects or risks to health or safety immediately rectified

or

ii. the structure taken out of use

2. You will erect where necessary suitable signs detailing any information that is necessary

for the safe use of the facility and clearly stating any restrictions on its use

3. You will determine where supervision is necessary and ensure that it is provided whenever

the facilities are in use.

We will not provide indemnity in respect of Bodily Injury to persons taking part in activities in the

Skateboard Park unless caused by defects in the structure