



INSURANCE COVER FOR IHBC EVENTS

IHBC National Office must be informed of all events at least three months in advance to ensure the event is covered for insurance purposes.

The insurance cover also requires a risk assessment to be carried out for all events including conferences and visits.

The IHBC Insurance covers:

- conferences,
- training events
- meetings
- walking tours
- safe access to domestic residences, offices, factory or manufacturing establishments etc without access to heights, access by scaffolding, roof access or temporary roofs.
- research and administration for events

The insurance does not automatically cover these events relevant to IHBC activity¹

- visits to sites with potential hazards, low light, uneven surfaces, poorly maintained surfaces
- visits observing contractors at work
- accessing any site or building at height
- visits to site for larger groups
- events where you have been asked to sign agreements or contracts that affect your common law position of legal liability
- Historical re-enactments

Ensuring IHBC events are covered by IHBC Insurance

The IHBC holds Insurance which automatically provides Public and Products Liability cover for many events. The cover includes conferences, training events, walking tours, meetings, research, and administration for events.

This includes events organised by Branches at Branch level or for a wider audience including non members.

¹ The policy also does not automatically cover the following activities - Activity based events; paint balling; water activities; Outdoor pursuit games; Martial Arts; rugby union or league; boxing; wrestling; American football; fencing; Sporting or other events involving professional sportsmen personalities or television or film personalities; Shooting events of any kind or involving the use of firearms; Any events involving the use of an ice rink; Events involving horse or pony activities or any animal rides; Pet shows; outdoor attendance exceeding 2,500; indoor attendance exceeding 1,000; Organised Cycle rides in excess of 250 participants; Marquees with a floor area in excess of 600 square feet; Bouncy castles or other inflatable apparatus and trampolines; Fairground attractions and amusement rides; Parachute jumps and sky diving; Aeronautical/Hot Air balloon events; Bungee Jumping/Cliff Jumping Abseiling/Potholing; Climbing/Hill Walking; Mountaineering Orienteering; Skiing events including dry ski slopes; Events Offshore or outside of the United Kingdom; Events Offshore or outside of the United Kingdom; Carnivals; Firework/bonfire displays or events involving the use of pyrotechnics or explosive devices; Events involving motor vehicles, motorcycles, quadbikes and go-karts. The insurers will not cover fire and glass walking.

Volunteers are covered to organise events under the management and control of IHBC. To ensure this aspect is met the IHBC National Office must be informed of all events at least three months in advance and they will be added to the IHBC Events calendar.

The insurance cover also requires a risk assessment to be carried out for all events including conferences and visits.

Insurance company Guide to Managing Fundraising

Events not normally covered by IHBC insurance

However we have been informed that the cover does not automatically include all events There are some events where cover is not automatically available. These include visits to site, observing work on site or accessing any site or building at height. Safe access to sites is covered where there is no use of harnesses, scaffolding or temporary roofs used and no access to heights, scaffolding or roofs.

No under 18 attendance is allowed at events or visits unless accompanied by a parent/guardian.

If Branches wish to organise visits which are not covered by this insurance cover please contact the national office (admin@ihbc.org.uk) at least three months before the event. Failing to provide sufficient time for a proper assessment of the event information to be undertaken by the insurers may result in there not being enough time to arrange cover.

If provided in good time it may be possible for the insurance policy to be extended on a case-by-case basis.

To consider covering events the insurers will need supplying with risk assessments

Risk Assessments

A Risk Assessment will evaluate the associated risks and decide whether additional controls and actions need to be taken to prevent or minimise the risk of injury or damage. In the event of an incident you may be required to provide a copy of the risk assessment to the insurer and/or the HSE. and information on the following;

- Safety processes in place,
- Any access at height (open platform, scaffolding, harnessing etc), the maximum height and what are the reasons for needing to be at height
- The personnel organising the trip,
- Number of attendees, age groups & health and ability of attendees.
- Potential hazards,
- Adequacy of lighting in pathways,
- Uneven and poorly maintained steps,
- Visibility,
- Third party contractors involvement and their level of Public Liability insurance at a minimum of £5,000,000.

Registered & Business Office: Jubilee House, High Street, Tisbury, Wiltshire SP3 6HA

Registered as a Charity in England: No. 1061593

Registered as a Charity in Scotland: No. SC041945

Company Limited by Guarantee; registered in England: No.3333780

The insurance company provide [Guidance on preparing a risk assessment](#) and a draft assessment

Insurance for partner events

If events are organised jointly with Branches and another organisation, check that all Third parties involved also have adequate Public Liability insurance in place at the minimum of £5,000,000.

Venue insurance

Where you are using the services of a third party provider you must obtain their confirmation that they hold Public Liability insurance at a level equal or high to that held by IHBC.

Obtain copies of third-party Public Liability insurance from organisations such as:

- Event venues,
- Coach companies
- Hosts holding insurance for visitors or tours.

If you have any doubts about if an event is covered by insurance please contact the National Office (admin@ihbc.org.uk)

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