

**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.**

**A risk assessment should 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 any viewing at a height of over 10 metres from the floor outside or from any stable floor accessed internally.**

**The insurers recommend referring all roof visits where possible to ensure they are acceptable.**

**Ensuring IHBC events are covered by IHBC Insurance**

The IHBC holds Insurance which automaticallyprovides 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.

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.

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.

**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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