



INSURANCE SUPPORT AND FREQUENTLY ASKED QUESTIONS

It's a good idea to consider insurance when planning your event. There are different types of insurance and many different providers. This guide will explain some areas of event insurance and help you consider the cover you may require for your planned activity.

We also want to reassure you that the team at Hope and Homes for Children is on hand to help!

Why do I need insurance?

Hope and Homes for Children insurance policies cover activities which are delivered by the organisation. Therefore, when organising your own activities you will need to consider taking out a policy.

The purpose of insurance is to protect an event organiser(s), against any claim that may arise from an event/activity. Accidents can happen, and sometimes incidents occur that are outside of your control. Having the right insurance will give you a level of confidence when planning and conducting your event.

If your event is a one off, you should get a single event policy that only covers your activity. Single event cover is very reasonably priced.

Annual policies are available but it's unlikely you will need this, unless you are holding a large number of events in one 12-month period.

Comparing Policies

There are many insurance providers and often the best way to compare them is to use comparison websites and/or compare their ratings through trusted platforms, such as Which?, TrustPilot, etc.

You should be able to view the terms of the policy prior to purchasing cover. Check the policy terms to ensure they meet your needs prior to taking out the policy. As with any insurance policy, carefully check the exclusions to ensure that the policy provides sufficient cover. The events team can help you review policy terms, just contact us on events@hopeandhomes.org



I've been asked to provide PLI, what is this?

The main type of insurance often required for events is called **Public Liability insurance** (PLI).

PLI is insurance used across all industries. In terms of events, it insures against claims made by guests/participants/members of the public regarding injury, illness, or property damage due to an activity you have organised.

A good PLI policy will cover both legal expenses and any compensation which may be awarded in the case of a claim.

Your PLI policy will come with a level of cover. When booking a venue, you should ask them what level of cover they require. For most venues, the cover required is £5M.

Matching your level of cover to your venue requirements is important as most venues will ask for a copy of your PLI for their records.

Many PLI claims are made following avoidable accidents, which is why risk assessments are important. It's an opportunity to imagine accidents that might feasibly occur, and what can be done to prevent them.

What about event cancellation insurance?

Cancellation insurance can be hard to find post COVID. If your event has significant costs attached to it and you are worried about costs in the event of a cancellation, please contact the events team events@hopeandhomes.org for advice on cancellation policies and event costs.

Do I need insurance if my event is in my home or garden?

If you are inviting guests/members of the public to your event, you will still need to take out a PLI policy, even if your event is happening on private property.

What if my event is a sporting activity?

Sporting activities may need specialist form of PLI due to the increased risk of injury. When looking for a policy – use the word 'sports' in your search. There are many specialist providers who specifically insure sports activities. If your concept is very high risk EG a skydive – please contact events@homeandhomes.org for advice on this type of activity.

What if I am planning on serving food and/or drink?

If you are planning on serving food or drink at your event you will need to ensure you have the appropriate level of PLI cover. Unless you are engaging a professional caterer, you may also need to think about food safety,

It's unlikely you will need a food hygiene certificate for small scale events, although you will be required to ensure that all the food is handled safely. This includes but is not limited to keeping raw and ready to eat foods separate and making sure the use by dates are clear and adhered to.

All food provided should be **labelled clearly with ingredients and allergens** so attendees can quickly tell what they can and can't eat. Homemade food can require careful attention terms of allergens,



especially trace allergens. Sticking to shop-bought can often be easier if you are not working with a professional caterer.

The Food Service Agency has excellent guidance [HERE](#) on how to ensure that the food you are serving is safe.

What if I am planning on serving alcohol?

If you are planning on serving alcohol at your event, you will need to have this covered by your PLI.

If you are on an unlicensed premises, you will need to secure an alcohol licence to both sell and/or provide alcohol at your event, even on a small scale. The easiest option is to request the venue manage this for you. Alternatively, you can find out more about licences [HERE](#).

Depending on your councils' regulations, you might need a Temporary Events Notice to alert the local authority to your plans. You can find this [HERE](#), ensuring this happens over 10 clear days before your event.

What if I am collecting cash?

There are many easy-to-use digital options for securing donations in the run up to your event or on the day itself, such as setting up a JustGiving page or directing people to the donate area on our website. The team at Hope and Homes for Children can help you explore the options available so don't hesitate to get in touch to talk this through. However, we understand you might also collect cash on the day too so it's important to make sure you're safe while doing this. Here are our top tips when handling cash:

1. Contact the Hope and Homes for Children team to request a collection tin/bucket for your event.
2. Never leave the cash unattended and ensure you have a secure means of storing and transporting it to the bank. A lockable cash tin is ideal.
3. The person taking the cash to the bank should never travel alone where possible.
4. When choosing your insurance make sure you are covered for transporting cash as well as holding it for extended periods of time, as a precaution. Resource Centre has a good guide [HERE](#) to handling cash on your day.

What if I am playing music?

Music at a low volume doesn't need a special licence. However, if you are planning on playing music loudly or at a late hour, check with your venue on any restrictions and to ensure they are licensed accordingly.

If you have any questions, we are here to help!
Please contact the events team: events@hopeandhomes.org

