

## INSURANCE INFORMATION

Although this question and answer sheet is not exhaustive, it is intended to answer those questions most frequently asked.

### EMPLOYERS', PUBLIC & PRODUCTS LIABILITY INSURANCE

#### ACCIDENTS

- Q1.** Mr & Mrs Smith, members of the Britain in Bloom Group, open their garden to fellow members and the public. Are they insured if someone sustains an injury whilst on their property?
- Q1A.** *This depends on what causes the injury. If the injury is as a result of a Bloom Group's activity and the Group are proven to be liable, then yes. Cover does not include Mr & Mrs Smith's legal liability as property owners. They should inform their household insurers of the event, so extending cover beyond residential purposes.*
- Q2.** An individual trips on the step at the entrance to a group's event. Injuries are sustained. Will the Group's Liability policy respond?
- Q2A.** *Yes - if the Group is proven to be legally liable the policy will indemnify the Bloom Group for the amount of any personal injury awarded and associated legal costs, up to the limit of indemnity*
- Q3.** We sometimes erect hanging baskets or floral displays, are we covered if a member of the public is injured?
- Q3A.** *In order for a claim against you to succeed it would be necessary for the claimant to prove that you were negligent and liable. You should ensure that the items are safely sited (including not obscuring vision) and securely fixed at a suitably safe height bearing in mind weather conditions which might prevail.*
- Q4.** If the use of our water bowser causes an accident are we covered?
- Q4A.** *Yes - If you are proven to be legally liable.*

**NB:** *Cover only applies to towed items not self propelled units, which should be the subject of a motor vehicle policy.*

#### HIRED PREMISES

- Q5.** We are hiring the church hall for our show. If an injury is caused due to a problem with the building, i.e. a frayed carpet causes someone to trip, are we insured?
- Q5A.** *Liability attaching to the property is the responsibility of the owner. Your Bloom Group can only be responsible for their activities therein.*
- Q6.** Are we covered if our Bloom Group causes damage to the hired property or marquee?
- Q6A.** *There is a Hired & Rented premises clause included, that provides cover for loss or damage to such property for which the Group is legally liable.*

### **EMPLOYEES**

**Q7.** Are we insured if we employ people?

**Q7A.** *Yes. Your policy automatically incorporates Employers Liability cover so that if you are shown to be negligent, cover will apply to both volunteers and paid employees for death or injury from accidents or industrial disease. You will be issued with a statutory certificate confirming cover which must be displayed and we recommend it is retained after expiry of the policy period as evidence of past insurance.*

### **INJURIES TO MEMBERS**

**Q8.** If we organise a trip to a “National Garden” or similar place of interest and a member of the party is injured whilst on the trip will our Liability policy respond?

**Q8A.** *Yes, such trips organised in the UK, are accepted by Insurers as an Insured activity. The injured party will need to prove that the Bloom Group’s negligence has caused their injury for a claim to be successful.*

**Q9.** If one member should cause injury to another during a Bloom Group event, is there cover?

**Q9A.** *Yes. There is a Member to Member clause included, but it is still subject to legal liability being proven.*

**Q10.** Are we covered if we hold our event/meeting in a town hall?

**Q10A.** *Under the “Liability Insurance Scheme” cover is extended to cover “Hired & Rented Premises”. Liability attaching to the premises is and remains the responsibility of the Property Owner. The Bloom Group using the premises can only be held responsible for their activities therein.*

**Q11.** Are volunteers covered?

**Q11A.** *Yes, subject to the Bloom Group being legally liable for any injury occurring. (See 7 above)*

### **OUTSIDE EXHIBITORS AT GROUP EVENTS**

**Q12.** Will our insurance include their Liability?

**Q12A.** *No. You should ensure they have their own insurance in place.*

### **Recommendation**

The insurer recommends that you carry out risk assessments in relation to your meetings and events. Please refer to [www.hse.gov.uk](http://www.hse.gov.uk) for more information.

Please refer to Aon at the address on page 5 if your attendance at an event is likely to exceed 1,500 people, or you intend to use bouncy castles or the like.

## **SHEDS, EQUIPMENT, CUPS & TROPHIES INSURANCE**

### **INSURED PROPERTY**

- Q1.** What type of property is insured under this policy?
- Q1A.** *Cups, trophies, shields, audio visual equipment, show equipment, promotional materials, furniture, catering equipment, lawn mowers, garden equipment and the like owned by the Bloom Group or held in trust for which the Group is responsible. This will include huts and sheds but not glasshouses, cloches, frames or polytunnels.*
- Q2.** We own a building and some stock. Can this be included?
- Q2A.** *Yes. Provided the sum insured selected is sufficient to include huts and sheds and adequate for all contents.*
- Q3.** Are lawn mowers covered?
- Q3A.** *Under the "Sheds, Equipment, Cups & Trophies Insurance Scheme" property insured includes "lawn mowers, gardening equipment and the like".*
- Q4.** What tools are covered?
- Q4A.** *Gardening equipment is included subject to adequate security.*
- Q5.** We own a marquee, is this covered?
- Q5A.** *Yes, but whilst the marquee is erected cover can only be provided whilst it is attended. No cover can be provided whilst the marquee is left unattended. Cover will apply whilst the marquee is collapsed and in storage provided it is then kept in a locked premises within the United Kingdom, Channel Islands or the Isle of Man*
- Q6.** Is our water bowser covered?
- Q6A.** *Towed, but not self propelled units, can be included provided the policy sum insured selected is sufficient to include the item and all other contents.*
- Q7.** Are garden sheds covered?
- Q7A.** *Yes, huts and sheds are included, but not glasshouses, cloches, frames or polytunnels. A £50 Excess will apply.*
- Q8.** If members take cups and trophies home, will they still be insured?
- Q8A.** *Yes. Cover is provided anywhere in the UK, Channel Islands and the Isle of Man.*

### **VALUES EXCEED £5,000**

- Q9.** *The value of our equipment as described above is more than £5,000. Can we increase the sum insured?*
- Q9A.** *Higher levels of cover are available, up to £10,000 or £20,000. Refer to the Royal Horticultural Society for details. If you have huts or sheds the sum insured should reflect the maximum value of property you have at any one time including the structure and contents.*

### MONEY

- Q1. Is money belonging to the Bloom Group insured under this policy?
- Q1A. **Yes. Automatic cover applies for up to £500 in the following circumstances: -**
- (i) whilst at the Bloom Group's premises provided an authorised Group member is in attendance*
- (ii) whilst unattended at the Bloom Group's premises but only where such money is kept in a locked bona fide safe, the key to which has been removed from the premises*
- (iii) whilst in transit to or from the Bloom Group's premises provided the money is in the personal custody of an authorised Group member*
- (iv) whilst at the home of an authorised Group member*
- Q2. Does an excess apply to the money cover?
- Q2A. **Yes. £50**
- Q3. In the event of a loss what information will Insurers require to consider our claim?
- Q3A. ***You will need to be able to provide evidence that the money belonged to the Bloom Group, so a record needs to be kept of all money paid over to the Group. This record must be kept in a secure place other than in the safe containing the money and be made available to Insurers upon request***

### MISCELLANEOUS

- Q1. Are judges and speakers covered by our insurance?
- Q1A. ***Your liability to them is covered under the Public Liability policy, if you are proven to be negligent.***
- Q2. Are members covered if they are travelling in their own vehicles?
- Q2A. ***No, this is not a personal accident cover.***
- Q3. What is the procedure to cancel a policy?
- Q3A. ***The policy is arranged by the RHS nationally and only they have the right to cancel it. Any Bloom Group no longer needing its cover under the policy may let it lapse but no refund of the premium is payable.***
- Q4. Can we reclaim part of our premium if we cancel mid-year?
- Q4A. ***See above. The policy runs for 12 months from 1<sup>st</sup> February and, in order to keep costs down, minimum premiums apply.***
- Q5. When does our cover take effect?
- Q5A. ***On full completion of the relevant NFU Mutual application form (as necessary) and settlement of the agreed premium via the RHS Community Horticulture Department***



**NB. Specific requests must be submitted if the following apply:-**

- |                           |   |  |
|---------------------------|---|--|
| Attendance Numbers        | - | If likely to exceed the policy limit of 1,500 at any one time                            |
|                           |   | OR   |
| Bouncy Castles & the like | - | Please refer to Colin Sweet at Aon for a leaflet if you contemplate using these devices. |

**POLICY TERMS AND CONDITIONS**

**COVER IS SUBJECT TO POLICY TERMS, CONDITIONS AND EXCEPTIONS AS DETAILED IN THE POLICY SCHEDULES PROVIDED.**

**Q1.** Where can I access a full copy of the policy terms, conditions and exclusions?

**Q1A.** *Via the RHS website using the following link:*

[www.rhs.org.uk/communitiesinsurance](http://www.rhs.org.uk/communitiesinsurance)

Contacts	Insurance Registrations/Renewal Queries:	General Queries about policy cover:
	RHS Garden Wisley Community Horticulture The Pines Woking Surrey GU23 6QB	Colin Sweet Client Service Specialist Aon UK Limited 25 Marsh Street BRISTOL BS1 4AQ
Email:	<b>communities@rhs.org.uk</b>	<b>colin.sweet@aon.co.uk</b>
Tel:	<b>0207 821 3069</b>	<b>0117 948 5080</b>

**CLAIMS**

Should you need to make a claim please contact the Insurance Company direct:

**NFU Mutual Insurance Company Ltd**

on telephone number: **01789 202 789**  
Quoting your Policy Number