



Event Guidance Note 9

Insurance

As the event organiser(s) you will need to arrange insurance cover to indemnify your self or the organisation against possible claims. This is normally referred to as "Public Liability Insurance". The minimum cover is £5 Million but you will need to make sure that the cover is adequate for the event and you may need to seek the advice of experts to ensure this is achieved.

You will also need to ensure that your contractors and performers have their own insurance cover and that it is adequate. If you are part of a national charity or voluntary group you should contact your headquarters as you may already be covered or they will be able to provide access to discounted rates.

The council does **not** offer Public Liability Insurance for events arranged by members of the public or other organisations.

Major insurance providers may be able to offer Charities, Communities and the Voluntary Sector valuable advice to enable you to meet your risk management and insurance needs.

You may need to consider contacting a specialist insurance broker about the coverage and the amount cover required at an early stage. Different policies may have different conditions that may be difficult to meet in practice and this may take time to resolve. The key is to plan early.

For road closures (See Guidance Note 10) you will need to arrange a minimum of £5Million Public Liability Insurance and you must indemnify Maidstone Borough Council against all third parties

You may need to consider taking out an insurance policy against bad weather. This can be very important and can be arranged through specialist brokers. This will cover you if you have to cancel the event before it opens due to bad weather.

Before you sign any policy it is essential to read the small print and check that all your liabilities are covered.