

Insurance for Lettings

The Council's Public Liability insurance extends to cover hirers of premises owned or occupied by Ealing Council, Ealing Community/VA schools.

The Cover

Indemnity to Hirers in respect of legal liability to pay damages and claimants' costs for accidental bodily injury or accidental damage to property arising out of the Hirers activities at the Premises and occurring during the Period of Insurance.

Policy extract -

"At the request of the public authority the insurer will indemnify any hirer as an other insured party in respect of liability arising out of or from:

- a) personal injury to any person (other than personal injury to an employee of the hirer arising out of and in the course of employment by the hirer);
- b) damage to the premises (including contents therein) hired from the public authority;
- c) damage to any other property not belonging to the hirer nor in the care, custody or control of the hirer or any person in the hirer's service;

occurring during the period of insurance at the premises hired from the public authority arising out of the activities of the hirer for which such premises were hired.

provided that

- a) the insurer shall not be liable to pay any amount for which indemnity to the hirer is provided under any other insurance or in any other way;
- b) the insurer shall not be liable to pay any amount in excess of a sub-limit of indemnity stated in the schedule in respect of any one claim against the hirer or series of claims against the hirer arising out of one occurrence;
- c) liability for which indemnity to the principal is provided under any other insurance or in any other way is excluded;
- d) the retention applicable to such indemnity is as stated in the schedule and all of this retention shall be a non-ranking excess;
- e) any claim for personal injury or damage arising out of the use of the premises:
 - i. for meetings organised by political parties
 - ii. for professional entertainment purposes
 - iii. for commercial or business functions which involve bringing into the premises equipment which operates by means of the application of heat

iv. for martial arts activities

v. for any sporting activity but only in respect of personal injury or damage suffered by one participant that was caused by another participant.

is excluded;

f) any claim for personal injury or damage arising out of the use of or caused by use of any aircraft or other aerial device or satellite or vehicle or any watercraft is excluded.”

The Indemnity

The limit of indemnity is £5m with the hirer being responsible for the first £250.00 provided that there is no indemnity available from any other source.

It should be noted that cover is only available for one/part-day events. Hirers who hire a room throughout the term/year need to make arrangements through an external provider for an annual insurance policy.

How is the cover arranged?

Without exception the Council's Insurance Section is to be notified of all events where this cover is required for hire of premises owned or occupied by Ealing Council, Ealing Community/VA schools.

July 2011

Reviewed June 2015

Revised June 2016