

IW Insurance information below is taken from the General Guide pp47-48.

The General Guide is available on the IW website: <https://innerwheel.co.uk/useful-links/downloads-internal/>

A certificate of public liability is issued to clubs every year but a copy is also available from Association if required.

DESCRIPTION OF PUBLIC LIABILITY COVER **Liability Insurance Guide for Districts**

The public liability policy is in the name of the Association of Inner Wheel and provides cover for all the Districts and the events, which they organise.

The policy is renewed on the 1st July each year and a copy of the current Certificate can be obtained from the Association Office.

The main extensions and restrictions are detailed below, but if you have any queries at all, please refer to PIB who will be happy to provide you with guidance.

- The policy provides cover for up to a £10,000,000 Third Party Property Damage limit any one occurrence and covers events within the United Kingdom and the Republic of Ireland.
- The policy includes Products Liability up to £10,000,000 in the Aggregate(i.e. injury or damage caused by a product supplied to a third party). *An example of this would be if Inner Wheel members sold cakes at a stall and someone who bought a cake then claimed that they had suffered food poisoning from it).*
- The policy includes Member to Member Liability (i.e. if one member of The Association is injured by another member and claims against The Association for that injury.
- The cover runs to 30th June of each year.
- The policy does not automatically cover events, which are organised SOLELY by the Association where the attendance is expected to exceed 2000 members of the General Public. This restriction does not apply when the event is organised by other parties and The Association are invited to attend and for these events, there is NO RESTRICTION on attendance number for joint events or where The Association are not the sole organiser.
- If you plan to hold an event, which is unusual and are not sure whether it is covered, please feel free to contact PIB and we will be happy to check with the Insurers and advise you accordingly.

IF YOU HAVE A CLAIM

- First and Foremost - Don't Panic!. Make a note of the allegations, get details of any witnesses to the event if possible and if the incident occurs whilst you are present, take photographs again, if possible. These will be very useful afterwards to show what actually happened and the results of the accident.
- Don't Admit Liability. If someone states that they are going to make a claim against you, simply advise the injured party that you will pass the full details on to your Insurers and that they will contact the injured party in due course. If you make a promise of payment, this could prejudice Insurers legal position and it is important therefore, that you provide them

with full details to enable them to respond in the correct way, taking into account all the facts.

- If you receive anything in writing from either the claimant or a solicitor, send it immediately on to us, unanswered.
- Ring PIB and provide them with the details and they will be happy to guide you through the process and give you advice on what the next steps should be.

CONTACT DETAILS

PIB Insurance T: 01904 520230

Michael Cushing - michael.cushing@pib-insurance.com

Charlotte Hartridge - Charlotte.Hartridge@pib-insurance.com