

THIRD PARTY HIRER'S INSURANCE POLICY - SUMMARY OF COVER

The policy will indemnify the insured (the Hirer) against all sums, which the insured shall become legally liable to pay as compensation arising out of:

- (a) Accidental bodily injury or illness (fatal or otherwise) to any person and/or
- (b) Accidental loss of or accidental damage caused to third party property.

Details of the policy cover is set out below:

1. Persons/Organisations Insured

Individuals and organisations which would not normally be expected to have their own Public Liability Insurance hiring premises owned by Staffordshire County Council

2. Occupations & Activities

The activities of the insured (see above) at the premises owned by Staffordshire County Council.

3. The intention of this policy is to protect the hirer where a claim of negligence is made against them by a third party.

4. The Insurer will indemnify the Hirer in respect of all sums which the Hirer may become legally liable to pay as damages and claimants' costs and expenses for:-

(a) accidental injury to any person (other than an employee of the Hirer if such injury arises out of and in the course of employment by the Hirer)

(b) accidental damage to the premises or the contents of the premises subject to the liability of the insurer not exceeding £100,000 in any one claim in respect of legal liability which attaches to the Hirer solely by reason of the agreement that would have not attached in the absence of such agreement.

(c) accidental damage to other property not belonging to nor in the custody or control of the Hirer or of any person in the Hirer's service.

occurring during the period of insurance arising out of the activities of the Hirer at the premises,

5. The policy will not apply in respect of the use of the premises for the following:

- (a) meetings organised by political parties
- (b) professional entertainment promotion
- (c) commercial or business use

(d) hire of play grounds and playing fields **unless** as part of a hiring for the school buildings. Where only the playground or playing fields are hired separate Public Liability Insurance must be in place to protect any legal liability attaching to the hirer.

6. The limit of indemnity under the policy is currently £5,000,000

7. The policy **only** applies whilst the individual/organisation is using Council premises.

8. If any other insurance covers the same loss, damage or liability this insurance will not pay any amount covered by such insurance.

9. **Hiring of Swimming Pools**

(a) The County Council's Insurers would insist on all Hirers fully adhering to the requirements laid down by local Education Authority with regard to the use of swimming pools.

(b) The Council's policy would provide cover in respect of any legal liability attaching to the Hirer, this would extend to acts of negligence on the part of a life-saver, but only where the life-saver was a MEMBER of the Hiring Group and did not receive a fee.

(c) Where a life-saver is EMPLOYED by the Hiring Group to satisfy the requirements of the Local Education Authority, then the Hirer MUST ensure that the life-saver holds adequate public Liability insurance cover as NO COVER would be provided under the contingency policy effected by the County Council.

(d) Where a swimming pool is being hired to an organisation who, in turn, charges a fee i.e. for swimming instruction, then the County Council would normally expect the Hirer to have their own Public Liability insurance arrangements in place with the Council's policy only applying on a contingency basis.

In the light of above, schools should:

(a) Ensure that any Hirer fully understands the cover provided under the Council's contingency policy

(b) Where a lifesaver is EMPLOYED by the Hiring Group, seek confirmation from the Hirer that the lifesaver has the appropriate personal liability insurance in place to cover any legal liability attaching to them as a result of their life-saving activities.

(c) Seek confirmation from any Hirer using the swimming pool who in turn charges a fee i.e. for swimming instruction, that they have the appropriate liability insurance in force to cover their legal liability.