

PUBLIC LIABILITY INSURANCE

The organisation of Churches Together Groups being what it is, joint special events are a key part of its work and witness - Easter Walk of Witness, Pentecost in the Park etc etc.

Whatever the shared event may be, it is strongly recommended that Public Liability insurance is arranged in the name of the Churches Together Group. This will protect the officers and volunteers acting for the group, in the event that those actions were negligent. If equipment is owned, borrowed or hired it would be prudent to arrange cover for this. Local Authorities are becoming more and more likely to ask for insurance details, particularly if CT Groups are planning to use the public highway or a shopping precinct.

Churches Together in England suggest contacting one of two companies who can help in this regard. They are:

- Finance Re-Direct Ltd 01234 358535 www.financeredirect.co.uk
- Methodist Insurance plc 08457 697531 www.methodistinsurance.co.uk

The sort of cover that can be arranged for an annual premium of around £60+ is

- Usual regular management meetings of CT Groups
- Up to three major events a year including a Walk of Witness at Easter, Pentecost Parades and Carolling at Christmas
- Up to three other awareness raising events organised by another body eg Carnival Committee or Village Fete or an event organised by the CT Group where there are less than 250 people attending such as a family picnic day.

There would be an annual Public Liability limit of indemnity of £5,000,000. in these basic schemes More extensive activities such as play schemes, breakfast clubs and the like, would require additional premiums.