



Public Liability Insurance for Individual Members and Affiliated Groups – Guidance Notes

These notes are not legally binding. Please refer to Policy Wording for full terms, conditions and exclusions. EFDSS cannot give advice on whether a specific activity is covered, but we are authorized to distribute approved guidelines such as these notes.

Personal Membership provides cover for the activities of that person (aged 16 or over). It does not cover the activities of anyone else.

Group Affiliation provides cover for the activities of that group. It does not cover the personal activities of its members.

The insurance is intended to cover only the core activities of Members and Affiliated Groups, and so provide protection for Groups least able to afford Public Liability Insurance in the open market.

Affiliated groups and members are covered:

- * To perform at a third party venue (meeting the requirements of the policy)
- * To hold an event (meeting the requirements of the policy and no more than 500 people)

Public Liability Insurance is intended to cover legal liability arising from negligence for injury to third party persons and damage to third party property, including the legal costs of defence of any such claims and subsequent awards arising in connection with:

- * Any folk activity at a single venue which is deemed to fall within the aims of the English Folk Dance & Song Society, which are to promote folk music, dance and song

The Public Liability Insurance makes provision for any legal liability arising from negligence in respect of:

- * Bodily injury to members of the Public
- * Damage to third party property (but not hired or borrowed equipment)
- * Damage to buildings or premises rented or hired by the Member or Affiliate
- * Member to member liability
- * Events, including but not limited to concerts, dances, song sessions, workshops, jumble sales, sponsored walks and excursions, with a maximum of 500 attendees at any one time
- * Appearance at events such as festivals and shows organised by third parties

The Public Liability Insurance does not cover:

- * Activities of non-UK based Members and Affiliated Groups
- * Trips outside Europe
- * The first £250 of each and every third party property damage claim
- * Damage to the property or equipment of members or affiliates
- * Damage to property or equipment hired in or borrowed by the member or affiliate
- * Incidents where more suitable insurance is in place
- * Hazardous activities or pursuits, e.g. use of pyrotechnics
- * Activities, promoted by the member, where the attendance is expected to be or is in excess of 500 people
- * Products Liability (including food and drinks – outside catering companies should have their own insurance)

Valid from 1 January 2020

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