

# Insurance Policy

## Introduction

The basic purpose of insurance is to anticipate and minimise risk of losses from circumstances beyond our control.

Our insurance is part of the policy arranged by the central charity at Mary Sumner House.

The exact premium recharged depends on the size of the quote received centrally.

## Events

Events should be carefully planned. Anyone who organises an event has a duty and responsibility to protect the health, safety and welfare of anyone who may be affected by that event.

At the initial stages of planning, a risk assessment of the event should be undertaken. Do not take it for granted that all events are insured and some events could have special requirements that could need additional cover. Follow the Checklist shown in Appendix 1, but note that this list is not exhaustive).

### [Are we covered when using a private house for Mothers' Union purposes?](#)

When a diocese opts to take part in the insurance organised by the central charity, a private house is generally insured for Mothers' Union activity purposes, provided permission has been granted by the owner and the relevant Mothers' Union diocese. Therefore members do not have to take out extra insurance. However, the owner of the house should inform their home buildings and contents insurers if they are undertaking events in their home.

Mothers' Union insurance does not extend to indemnify the householder/owner for all responsibilities; nor does it extend to cover the home or contents and will only cover for damage as a direct result of using the area for Mothers' Union purposes. Therefore, faulty wiring that caused an electric malfunction, even if it happened during a Mothers' Union meeting, will not be covered by the Mothers' Union policy. Claims against the Mothers' Union insurance are made by the diocese.

If you are running an unusual one off event or activity at a member's home, please ensure you have checked with Mary Sumner House that there is adequate cover.

This Policy has been approved and authorised by:

Name:

Position: Diocesan President

Signature:

Date:

Due for Review by: 2025

## Event Planning Checklist

1. Is the event covered by the existing Diocesan Mothers' Union insurance? Check with the Diocesan Treasurer if you're not sure.
2. Who is the event intended for? Undertake a risk assessment of the safety of all possible types of participants. Send details of the event and a copy of the risk assessment to the Diocesan Treasurer.
3. Will there be safeguarding issues? If so, get advice from the appropriate Parish Safeguarding Officer or the Anglican Diocesan Safeguarding Adviser. DBS checks may be required.
4. Is there a building involved and, if so, is its insurance cover adequate for the event?
5. Are there special requirements for the event such as bouncy castles, etc?
6. If refreshments or food will be served, follow food safety standards as stipulated by your local council and the Food Standards Agency.
7. Is there adequate lighting for the needs of the event and are all prohibited areas clearly marked and cordoned off?
8. Are areas of access clearly marked and is there adequate access for wheel chair users and people with mobility issues?
9. If using external contractors / hiring of equipment ensure they hold adequate insurance cover. Do not take their word that cover is in place – the ultimate responsibility for safety rests with the event organisers.
10. Identify areas of danger and place clear notices to warn users of these. This will not automatically safeguard against a claim, but will act as a necessary warning.
11. What first aid support is available / required? Is there a reasonable mobile signal in case of an emergency?
12. Will toilets be available?
13. Will microphones be required? Is there a loop system?
14. Consider any other issues that could affect the smooth running of the event.
15. Remember to tell people where the fire exits are at the start of the event.
16. Consider how the event will reflect on the reputation of Mothers' Union.