

[Home](#) > [Business](#) > [Working with the council](#) > [Organising an event](#) > [Advice and guidance](#) > [Insurance for events](#)

# Insurance for events

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## Indemnity

Event organisers are required to indemnify Blackpool Council against any injury or damage to any person or property and against any claim, demand or expense arising by reason or in consequence of any permission to hold an event granted

No permission will be granted unless the event organiser produces for VisitBlackpool's or the Council's inspection a copy of a public liability policy of insurance indemnifying themselves and VisitBlackpool/Blackpool Council against the risks referred to above and all other requested documents have been received.

The policy must provide cover of not less than £5million against any one accident or series of accidents arising from one incident unlimited during the period of insurance. More cover may be requested for larger higher risk events. The Council / Marketing Blackpool will request that a relevant health and safety risk assessment accompany the insurance documents.

You may find that the organisation, company or charity you are representing or fund raising for already has suitable Public Liability Insurance in place.

## Types of insurance cover

The following provides information on four of the main types of insurance. This list is by no means exhaustive and your Insurance Adviser will be able to provide details of cover to meet your requirements.

### Public liability

This covers the insured organisation against claims for injury to third parties or damage to third party property arising from its negligence. Negligence is a legal term that means a failure to exercise the degree of care considered reasonable under the circumstances, resulting in an unintended injury to another party or damage to their property.

### Employers liability

This is legally required where an organisation has employees and indemnifies (protects) the insured against claims from employees arising as a result of their employment. It is important to mention it to Insurers if you use volunteers so that they may be catered for by this policy.

### Property

This can normally cover buildings and their contents against damage or loss caused by for example: Fire, lightning, explosion, aircraft, malicious damage, riot and civil commotion, earthquake, storm or flood, bursting or overflowing of water tanks, apparatus and pipes, impact, computer, theft, business interruption, loss of revenue and loss of rent.

This insurance is normally only required by premises owners. However, the terms of any lease or hire may make your organisation responsible for damage. This may also apply to equipment you hire.

### Motor

Motor insurance for injuries to third parties and a third-party's property is required by law for any vehicle. Where a vehicle is being used for travel associated with an organisation or event, you may require a 'business use' extension to your policy. You should check

with your motor insurer that you are entitled to use the vehicle in connection with the activities of your organisation.

## Event cancellation

If the event is cancelled for any reason, such as the weather, you may incur a loss. You can insure against this. Cancellation cover can be obtained for an organised event for unforeseen circumstances such as bad weather

## More about insurance

Your event cannot be covered by Blackpool Council’s insurance, unfortunately the Council can only legally insure its own activities. All organisations are required to take out liability insurance. A relatively minor incident could produce a claim from an employee, volunteer or member of the public for compensation and the associated legal expenses if the organisation is deemed to have acted negligently.

If you have an employee(s) even on a short-term basis, you are legally required to insure them under an Employers Liability Policy. If your organisation gives advice, you can be sued in the event that someone sustains injury, damage or financial loss from incorrect advice.

If you are letting premises or seeking a licence for an event, you are generally required to hold liability insurance. If your organisation has property such as premises or equipment you should consider insuring them against damage or loss. If no insurance is in place then the organisation may have to fund any compensation. If the organisation does not hold sufficient assets, then the individuals organising the event may become personally liable for damages. If you are in doubt about your responsibilities you should refer to your organisation’s governance arrangements such as its constitution.

Liability insurance can be bought quite economically and advice can be sought from a professional Insurance Advisor. You must ensure that all material information is disclosed to the insurer prior to inception of the policy as failure to do so may invalidate a claim. You must also ensure that the policy fully meets your requirements prior to inception.

Many companies offering specialist event insurance can be found online. If you are unsure about how to arrange cover you should consider seeking advice from a professional insurance advisor.

[↑ Back to top](#)

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