

English Folk Dance & Song Society Public Liability Insurance for Members and Affiliated Groups – Guidance Notes

These notes are not legally binding. Please refer to Policy Wording for full terms, conditions and exclusions.

Personal Membership provides cover for the activities of that person. It does not cover the activities of anyone else.

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

The Public Liability Insurance cover is not intended for full-time professionals or commercial organisations in the folk world, but for amateurs and hobbyists only.

It 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.

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

1. 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
2. Any activity which a member or an affiliated group has previously agreed with the English Folk Dance & Song Society and with their Insurance Company as falling within the spirit of the Policy

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)
- Rented or hired premises
- Member to member liability
- Overseas trips (but not against the advice of the FCO)
- Products Liability, including food and drinks (outside catering companies should have their own insurances in place)
- 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

It should be noted that the Public Liability Insurance does not cover:

- Activities of non-UK based members and affiliates
- Liability arising from products sold or supplied to the USA and Canada
- The first £250 of each and every third party property damage claim
- Hired or loaned property, or the property of members or affiliates
- Incidents where more suitable insurance is in place
- Hazardous activities or pursuits, e.g. use of pyrotechnics
- Activities where the attendance is expected to be or is in excess of 500 people

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