

YOUR FREE PUBLIC LIABILITY INSURANCE

This free Public Liability Insurance has been designed to allow Schemes / Associations and volunteers to carry out their roles with protection for their liability and without fear of personal loss.

WHO IS YOUR INSURANCE WITH?

From January 2008, administration of a scheme providing free Public Liability Insurance (PLI) to Neighbourhood Watch Schemes / Associations in England & Wales is managed by the National Council for Voluntary Organisations (NCVO) working in conjunction with CaSE – Charities & Social Enterprise Insurance Management. The insurance is underwritten by Ansvar Insurance Co. Ltd.

HOW IS THE INSURANCE PAID FOR?

The Home Office Crime Strategy Unit gives an annual grant equal to the cost of the insurance premium to NCVO to purchase a suitable insurance policy which ensures that your group is covered for specific events and activities.

DOES THE INSURANCE COVER EVERYTHING?

Any insurance policy has some limitations which help protect the Insured and the Insurer. This leaflet sets out clearly what activities and events you are covered for and, importantly, what the insurance policy does not cover.

WHAT DOES PUBLIC LIABILITY COVER?

This policy ensures that if any of your Community Activities cause injury to third parties or damage to third party property the Insurer will cover claims arising for up to £5 million per claim occurring during the insured period. The Insurance applies only to the following agreed Community Activities undertaken for Neighbourhood Watch / Home Watch with your full knowledge and authority and under your control:

- attending conferences and exhibitions
- regional, group, and association meetings
- house meetings
- police liaison
- the preparation and distribution of food or beverages, literature, newsletters, posters and stickers
- erecting, running and dismantling of stalls as a stallholder only at boot sales, jumble

sales, fetes and fairs

- sign erection and maintenance, including signs whilst erected, provided that the lower edge of any sign is not less than 2.1 metres (6' 9") above the footway
- visits to schools for promotional, teaching and demonstration purposes provided parents or teachers are always in attendance
- visits to town halls and other public places for promotional, teaching and demonstration purposes
- hosting of school groups for the purpose of learning about your community activities, provided the school groups are accompanied by school staff and do not participate in community activities
- other training, promotional or educational work

COMMUNITY ACTIVITIES DO NOT INCLUDE:

- car window etching
- events (including fund-raising activities), other than promotional, social or special events (including fund-raising) as provided for under extension 5 of section 1
- Boat, House, Pet or Speed Watch
- installation, siting or maintenance of any:

- surveillance or close circuit television installation
- safes or strongrooms
- property marking
- street patrols
- any community activities undertaken away from a school or educational premises involving any person under the age of 16 who is under your direct supervision
- events, including fund-raising activities, other than those defined below (See 'What Events are Covered?')

WHAT ELSE IS NOT COVERED?

Perhaps the most relevant Policy exclusions to you are:

- The first £100 of any claim for third party property damage
- Contractual liability
- Failure of products to perform their intended function
- Fines, penalties, punitive, aggravated, **multiplied or liquidated damages**