



# Public Liability & Other Insurance Information

Any society, or its officers, can find itself subject to a claim for monetary compensation because of accident or illness caused to members of the public attending an event organised by the society, and therefore public liability insurance to meet such an eventuality is essential.

On behalf of its member societies, The Federation for Ulster Local Studies Ltd. has negotiated a policy to cover public liability with CaSE Insurance for Charities.

## ELIGIBILITY

Only fully paid-up member societies are eligible to benefit from participation in the Federation's Insurance Scheme. Societies who allow their membership to lapse should note that they would not be covered by the scheme even if they have paid their public liability premium.

## TERMS

- **Full Year** : from 1st April to 31st March at £1.60 per person (eg. a society wishing to cover 50 members would pay £83.00)
- **Half Year** : *either* from 1st April to 30th September *or* 1st October to 31st March at £1.00 per person (e.g. a society wishing to cover 25 members would pay £25.00).

**NB:** The half year provision applies only to societies whose activities are confined to the periods specified e.g. only operational within the period 1 October to 31 March). Otherwise the full-year premium will apply.

In both cases the society should pay a premium based on the largest number of people it expects to attend any one event for the given period up to a maximum of 1,000 persons. It would be advisable to add, say 10% to this figure to cover visitors and unforeseen circumstances.

## DETAILS OF COVER

**This statement is for information purposes only. It is not and does not purport to be an authoritative account of the extent and limitations of the cover provided by the policy. Advice on cover in specific circumstances should be sought from the Federation at the address set out at the end.**

**Events:** normal events by member societies, e.g. meetings, lectures, trips and excursions, etc. will be covered. In other words, the insurance policy will cover societies in respect of everyone who attends the events, both members and visitors, up to a maximum of 1,000 persons at any one event. Should the Federation or society be held legally liable for personal injury to any person attending the event, excursion etc., the insurance company would make

payment by way of compensation to the injured parties and pay costs incurred for legal advice and representation.

Cover will extend to trips, excursions and meetings originating in Northern Ireland travelling within the rest of the UK and countries in the European Union.

The policy will cover non-member visitors to meetings, events, trips and excursions, including those EU countries.

**Employees:** legal liability in respect of injury sustained to any person employed by a society.  
Limit of liability: £10,000,000

**Personal Injury:** legal liability in respect of injury sustained to any person attending society meetings, local history walks, excursions, lectures etc, is covered, where the society is held to be liable. This cover is subject to £250 excess.

Limit of liability £5,000,000.

**Loss of money or goods** belonging to societies through any dishonest, fraudulent or criminal act by any employee, Trustee or Director. This cover is subject to £250 excess.

Limit of liability £25,000

**Directors and Officers Liability:** For loss arising from a wrongful act including the costs of any investigation.

Limit of liability £100,000

**Motor Vehicles:** liabilities arising out of the use of motor vehicles are usually covered under a specific motor policy and therefore excluded from this policy.

**Equipment:** equipment owned or hired by the Federation or its member societies will not be covered, e.g. cameras, tape recorders, OHP, laptops, etc.

#### **THE REPUBLIC OF IRELAND**

Due to the different jurisdictions and legal systems, this policy applies only to member societies based in Northern Ireland. Excursions and trips to the Republic of Ireland from Northern Ireland are covered, as are residents of the Republic attending society events in or organized from Northern Ireland

**The insurance year runs from 1st April to 31st March.**

Any queries regarding Public Liability Insurance should be addressed to:

**The Federation for Ulster Local Studies Ltd.**

c/o 14 Corby Way, Belfast BT11 8HY

Tel: 028 90201959

Email: [info@fuls.co.uk](mailto:info@fuls.co.uk)

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