

# INSURANCE GUIDANCE



**We're answering some common questions about insurance. This information has been provided by Towergate Insurance to help you understand insurance policies and coverage.**

**If I hold an event at a venue, such as a museum, do I need insurance or can I use the venue insurance?**

**You will need your own insurance.**

**Can I use the venue risk assessment and just add to it?**

**Yes, use whatever resources are already in place.**

**Am I personally liable if something goes wrong?**

**Potentially, depends on many things i.e., are you the event organiser? Is there a Limited company involved, etc? You need to check with your insurer**

**If there is an accident caused by someone who is volunteering at my event how does that affect my insurance**

**You would be legally liable for their actions; hence you need your own insurance including Public Liability and Employers Liability (for volunteers)**

**What if a technical issue prevents the event taking place, do we pay compensation for this?**

**Potentially, depending on the legal agreement in place, you need to check with your insurer.**

**What if the event is cancelled through no fault of my own, will my insurance have to pay out for mileage or expenses?**

**This depends what cover you have bought. Cancellation cover can protect you in this instance.**

**If there is a fire through no fault of my own at a venue how does that affect my insurance?**

**It shouldn't, although if you were planning to hold an event and had event cancellation insurance, you could potentially recover costs.**

**What paperwork should I ask for when booking a venue?**

**Their insurance requirements**

**If someone is ill – such as on a guided walk is it my fault for not ensuring they were fit and well?**

**No**

**What records do I need to keep and do I have to display insurance certificates at an event?**

**You don't need to display certificates, records need to be kept for 6 years including the insurance details of any subcontractors involved with the event**

**Do I still need insurance if my event is online?**

**It depends, there is cover for failure of a digital event if the system crashes or if there is a cyber attack preventing the event from going ahead**

**If you have any further questions, Townergate Insurance would be happy to assist you.**

**[www.townergateinsurance.co.uk](http://www.townergateinsurance.co.uk)**

**[heritage@towergate.co.uk](mailto:heritage@towergate.co.uk)**

**Please include your contact details in any enquiries and one of the team will contact you.**

**Does it matter how many people are attending my event?**

**Yes, liability cover is calculated on attendance numbers. There is a vast difference risk profile to an event with 20 people and an event with 2000 people**

