

Victoria Hall guidance regarding insurance , indemnity and liability

What does Indemnity mean? It is to ensure that anything which could result in hurt, loss or damage is being monitored, and that compensation can be made for any incurred hurt, loss or damage. In order to ensure this is the case, an insurance policy is required.

The Victoria Hall has its own insurance for the building and the contents that belong to the building. The hall is liable for any loss or incident clearly attributable to the hall. For example a broken fixture which results in someone being harmed.

Hirers are required to ensure they have their own insurance to cover any loss or incident which is clearly attributable to the activity taking place in the hall which they have organised. For example, if you have provided your own equipment or material then that should be covered by the hirer; the hiring of a Bouncy Castle is the hirer's responsibility to ensure it is covered; an 'entertainer' would be expected to carry their own insurance.

Should an accident occur as a result of the hirer's activity, for example an injury during a class or event, again that is the responsibility of the hirer and their insurance should cover this.

For 'commercial' activities, that is those where there is a charge and a company/organisation is running the activity, it is expected that the business/organisation will carry its own insurance. This would include any event, such as a performance, series of classes or single event to raise money.

Where the activity is non-profit making, for example a birthday party; gathering of friends for social reasons or a meeting. This will usually be covered by the person organising the event's own "domestic Insurance". However, if you are uncertain contact your own house insurer.