The Victoria Hall

(Registered Charity No: 301961)

Insurance, Indemnity & Liability

The Victoria Hall Guidance regarding Insurance, Indemnity & Liability

What does Indemnity mean? It is to ensure that anything which could results 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 a 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 hirers 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 events own "domestic Insurance". However, if you are uncertain contact your own house insurer.

This is a copy of The Victoria Hall Bookings form detailing indemnity and Liability:-

Terms and Conditions of Hire

It is hereby agreed that The Victoria Hall Management Committee (hereinafter the Committee) shall let accommodation at the Victoria Hall (hereinafter the Hall) as described overleaf under the following conditions:

- 1. The Hirers should ensure that they carry/effect suitable liability insurance for the event being held at the Hall and to indemnify the Committee in event of loss. Most private household insurance policies will provide suitable liability cover for non-commercial use. Please check with your home contents insurer.
- 2. The Hirers shall be responsible for their own equipment which shall be removed at the end of the event and shall leave the accommodation in a neat, clean and tidy condition. Some cleaning equipment/products will be made available for this purpose. Any electrical equipment brought into the Hall should be tested and certified to the current regulatory standard.

- 3. The kitchen is set up for food preparation, cooking and serving but under no circumstances is frying with oil and in particular deep oil cooking allowed.
- 4. The Hirers are to ensure adherence to the legal requirement for no smoking throughout the building.
- 5. The Hirers shall be responsible to make all guests aware of all the Hall's fire exits.
- 6. For safety reasons, no children are allowed on the stage unless under constant adult supervision.
- 7. The Hirers are requested to do their utmost to ensure that persons leaving the event do so in a manner which will avoid annoyance to local residents.
- 8. The Committee shall be responsible for unlocking and locking the Hall.
- 9. Cars should be parked in the Hall car park on the opposite side of the road, leaving the front of the Hall clear for unloading and loading of passengers and equipment, and for emergency vehicles. Use of the car park is at the owners' risk.
- 10. Lights. Hirers must ensure all lights and electrical equipment (warming drawer, dishwasher, oven, hot water etc) are switched off when they leave. The toilet taps, lights and outside corner lights must also be switched off.
- 11. Car Park Lights. These lights are now on a timer to ensure the safety of all hall users. Should they be required outside of the set times, they can be switched on at the left-hand side of the main door and must be switched off when the last person leaves. The outside light will provide sufficient time to get to the car park.
- 12. The Hirer is responsible for undertaking a risk assessment in order to ensure the hall is suitable for their purpose.

Should you identify any risks or faults please advise The Victoria Hall Committee.