Glenbuchat Hall Insurance Q&A's

Has the Hall's insurance policy changed?
No, we still have the same policy, and have not changed insurers. We have however updated the Hall booking Terms and Conditions, to clarify what is and is not included in our policy, for the benefit of hirers.

What is covered by the Hall's insurance?
We insure the Hall and Bothy buildings, and those contents, fixtures, and items of equipment that are owned by the hall. We have Public Liability cover for our own activities, and for our buildings, equipment, and contents. We have employers' insurance for our volunteers and Trustees. There is also public liability insurance cover for some hirers.

We comply with all applicable health and safety, and legal requirements, including regular fire safety and electrical/PAT safety checks. You must also comply with the Hall's legal, fire, and Health and Safety requirements, as detailed in the Booking Terms and Conditions. The Hall has a Public Entertainment Licence for events held inside the Hall and Bothy, subject to certain capacity limits. If your event requires any additional licence, you are responsible for obtaining it.

What is not covered?
The Hall insurance does not cover any items not belonging to the hall, whether equipment or goods brought in for an event, or stored at the hall. You are responsible for the security of your own money, property and equipment and should consider obtaining your own insurance cover if you feel it appropriate.

Our Public Liability insurance does not cover any commercial bookings, or if someone is receiving payment themselves, for example a stall holder selling goods, a tradesman, a tutor or a band, for any liability arising from their actions, or their property or equipment. These people need to have their own public liability, product liability, and if needed, professional indemnity cover.

Some types of high-risk activities, for example bouncy castles, animal rides or motor sports, are always excluded. If you are unsure, please ask.

What does the hirers' public liability insurance cover?
The Public Liability section automatically extends £2,000,000 public liability cover to hirers of the hall, provided they meet certain conditions.

What is covered:
- *any hirer who is: non-commercial (i.e. they do not make or intend to make a profit)*
- *a hirer who is not carrying out excluded activities*
- *a hirer who does not have their own insurance in place for their activity held at the Hall*
- *a hirer who is working for the benefit of the community, either social or financial.*

Exclusions :
- *any hirer who does not meet the above conditions*

If this is not sufficient, or you have doubts about your eligibility, you should take advice or obtain additional cover for your group or event.

Does the hall need to see my insurance policy?
We do not routinely ask for evidence of cover, as it is your responsibility to satisfy yourself that your event or activity is adequately insured. You may wish to carry out a risk assessment.

On occasion, if we have concerns, we may ask about your insurance before confirming a booking. We may refer some queries to our insurers.

Do I need to ensure that people who I am employing or contracting for my event/booking are insured?
The Hall's employers' insurance does not extend to hirers. This means that paid and unpaid staff and volunteers at your event will not be covered.

Do I need my own insurance?
If you have read this far and are still unsure if you have sufficient insurance cover, then the answer is probably, yes!

If an adverse incident occurs at the hall during your hire period and you do not have your own insurance, or the people you have engaged do not have appropriate insurance, and you do not meet the conditions of the Hall hirers' public liability insurance extension, then you could be personally liable for any costs or damages.