**Appendix 2 – Guidance for Insurance Requirements from JUNE 2024**

**Proposed Tiered Insurance Levels for Council Hirers (3rd Parties)**

Below outlines an extensive list of activities undertaken by 3rd Parties in council premises or grounds. The level of indemnity identified is a **MINIMUM** requirement and 3rd parties may be asked to provide a higher level of indemnity based on the risk associated with the activity being undertaken (*subject to review*).

All activities are subject to a suitable and sufficient risk assessment being provided by the relevant 3rd party hirer and subject to Council approvals.

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| --- | --- | --- |
| **RISK**  **LEVEL OF ACTIVITIES** | **LEVEL OF INDEMNITY/ INSURANCE** | **EXAMPLES OF ACTIVITIES** |
| **EXTREMELY**  **LOW** | Proposal  Acceptable risk.  Attached to existing Council Insurance cover. | Council **MUST** be able to control the activity and be low risk  Activities include:  - use of meeting rooms with minimal numbers and tea and coffee supplied in flasks (by council) to include weddings  - birthday parties  - individual indoor bookings for the of following activities including - 5-a-side, squash, handball, racket ball, badminton, table tennis, netball, basketball, volleyball  - any 3rd party visit/ event that uses the facility in the capacity it is intended e.g. to walk a trail, play in a play park, use fitness suite/gym, picnics, scavenger hunts etc. |
| **LOW** | Min £2 million | Activities include:  - use of meeting rooms involving food/ drinks provided by hirer or 3rd party  - use of meeting rooms by community / volunteer groups/ athletic clubs/ counselling services – to include Youth Justice, Hearing loss clinic  - market stalls  - car boot sales/ craft fairs (non-food)  - soft play bookings  - outdoor sporting activities carried out on Council facilities including – tennis, bowls, football, hockey, gaelic games |
| **MEDIUM** | Min £5 million | Activities include:  - activities involving hot food to include luncheon clubs/ weddings (hirer or external caterer, if applicable)  - sport/ constituted club who block book to include – 5-a-side, basketball, volleyball, netball, badminton coaching, dance, gymnastics, martial arts, water aerobics, baby ducklings, yoga, keep fit, pilates, circuits, fit steps, sports groups with disability, massage  - recreational, educational, training coaching classes or advice services  - schools – Christmas plays/groups/ gym access  - summer schemes  - workshops – non-council led – to include dress making/ art classes, etc  - ‘room hire’ for external organisations providing a service for income purposes to include - eg. slimming groups, parent & baby classes, drama classes  - minor contracts/ works/ suppliers  - use of BBQ areas  - events under 500 participants with no moving machinery - eg. outdoor cinemas, walking and running events  - filming requests (including drone use)  - craft fairs (food/ drink suppliers)  - boat moorings and berths  - boat access to Camlough lake (over 15 horsepower)  - non-motorised water-based activities (swimming, kayaking, paddle boarding) less than 100 participants |
| **HIGH** | Min £10 million | Activities include:  - organised playgroups  - bouncy castles / inflatable  - trampolines,  - motorised sports,  - indoor water-based sports – to include swim and water polo clubs  - non-motorised water-based activities (swimming, kayaking, paddle boarding) more than 100 participants  - motorised water-based activities  - mountain biking events up to 300 participants  - contact sports or dangerous activities,  - large contracts,  - contracts involving heat,  - fireworks displays,  - horse riding/ pleasure rides (Castlewellan, Delamont Country Park, Tyrella Beach etc)  - funfair / circus operators  - moving motorised vehicles - e.g. vintage vehicle trials, vehicle displays  - events and concerts (see below) |
| **HAZARDOUS** | Liaise with Council Insurance Section – case by case basis via Broker/ Insurer | Activities include:  - Mountain biking events on Rostrevor downhill trails  - Mountain biking events exceeding 300 participants   * Any event where the attendance exceeds 500 persons * Mechanical rides and/or amusement devices/ fairgrounds/machinery/ circuses * Motorised vehicles * Motorised sports/ racing * Aircraft or other Aerial devices * Firework displays * Concerts |

Rationale for Council requiring indemnity from 3rd parties/hirer is due to Council not being the responsible person for organising and have limited control over the activities of the 3rd Parties/ hirers.

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| --- | --- |
| Name of Person/Group/Organisation |  |
| Name of Facility you wish to Hire |  |
| Event or Proposed Use |  |

**Please tick appropriate level you hold (a copy of your Insurance will be required prior to your booking recommencing) -**

|  |  |
| --- | --- |
| **No Insurance** |  |
| **Min £2 million** |  |
| **Min £5 million** |  |
| **Min £10 million** |  |

Public Liability Insurance held

**Describe how you meet the criteria for this level of Insurance -**