**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**  | ProposalAcceptable risk.Attached to existing Council Insurance cover. | Council **MUST** be able to control the activity and be low riskActivities 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
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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.

|  |  |
| --- | --- |
| 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 -**