

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

### Proposed Tiered Insurance Levels for Council Hirers (3<sup>rd</sup> Parties)

Below outlines an extensive list of activities undertaken by 3<sup>rd</sup> Parties in council premises or grounds. The level of indemnity identified is a **MINIMUM** requirement and 3<sup>rd</sup> 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 3<sup>rd</sup> party hirer and subject to Council approvals.

RISK LEVEL OF ACTIVITIES	LEVEL OF INDEMNITY/ INSURANCE	EXAMPLES OF ACTIVITIES
<b>EXTREMELY LOW</b>	Proposal Acceptable risk.  Attached to existing Council Insurance cover.	Council <b>MUST</b> 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 following activities including - 5-a-side, squash, handball, racket ball, badminton, table tennis, netball, basketball, volleyball - any 3 <sup>rd</sup> 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.
<b>LOW</b>	Min £2 million	Activities include: - use of meeting rooms involving food/ drinks provided by hirer or 3 <sup>rd</sup> 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
<b>MEDIUM</b>	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

		<ul style="list-style-type: none"> <li>- recreational, educational, training coaching classes or advice services</li> <li>- schools – Christmas plays/groups/ gym access</li> <li>- summer schemes</li> <li>- workshops – non-council led – to include dress making/ art classes, etc</li> <li>- 'room hire' for external organisations providing a service for income purposes to include - eg. slimming groups, parent &amp; baby classes, drama classes</li> <li>- minor contracts/ works/ suppliers</li> <li>- use of BBQ areas</li> <li>- events under 500 participants with no moving machinery - eg. outdoor cinemas, walking and running events</li> <li>- filming requests (including drone use)</li> <li>- craft fairs (food/ drink suppliers)</li> <li>- boat moorings and berths</li> <li>- boat access to Camlough lake (over 15 horsepower)</li> <li>- non-motorised water-based activities (swimming, kayaking, paddle boarding) less than 100 participants</li> </ul>
<b>HIGH</b>	Min £10 million	<p>Activities include:</p> <ul style="list-style-type: none"> <li>- organised playgroups</li> <li>- bouncy castles / inflatable</li> <li>- trampolines,</li> <li>- motorised sports,</li> <li>- indoor water-based sports – to include swim and water polo clubs</li> <li>- non-motorised water-based activities (swimming, kayaking, paddle boarding) more than 100 participants</li> <li>- motorised water-based activities</li> <li>- mountain biking events up to 300 participants</li> <li>- contact sports or dangerous activities,</li> <li>- large contracts,</li> <li>- contracts involving heat,</li> <li>- fireworks displays,</li> <li>- horse riding/ pleasure rides (Castlewellan, Delamont Country Park, Tyrella Beach etc)</li> <li>- funfair / circus operators</li> <li>- moving motorised vehicles - e.g. vintage vehicle trials, vehicle displays</li> <li>- events and concerts (see below)</li> </ul>
<b>HAZARDOUS</b>	Liaise with Council Insurance Section – case by case basis via Broker/ Insurer	<p>Activities include:</p> <ul style="list-style-type: none"> <li>- Mountain biking events on Rostrevor downhill trails</li> <li>- Mountain biking events exceeding 300 participants</li> </ul> <p>Any event where the attendance exceeds 500 persons</p>

	<p>Mechanical rides and/or amusement devices/ fairgrounds/machinery/ circuses</p> <p>Motorised vehicles</p> <p>Motorised sports/ racing</p> <p>Aircraft or other Aerial devices</p> <p>Firework displays</p> <p>Concerts</p>
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Rationale for Council requiring indemnity from 3<sup>rd</sup> parties/hirer is due to Council not being the responsible person for organising and have limited control over the activities of the 3<sup>rd</sup> 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) -**

Public Liability Insurance held

<b>No Insurance</b>	
<b>Min £2 million</b>	
<b>Min £5 million</b>	
<b>Min £10 million</b>	

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

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