

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.

| RISK LEVEL OF ACTIVITIES | LEVEL OF INDEMNITY/ INSURANCE | EXAMPLES OF ACTIVITIES |
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| 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 3 rd 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 3 rd 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 |

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| | | <ul style="list-style-type: none"> - 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 | <p>Activities include:</p> <ul style="list-style-type: none"> - 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 | <p>Activities include:</p> <ul style="list-style-type: none"> - Mountain biking events on Rostrevor downhill trails - Mountain biking events exceeding 300 participants <p>Any event where the attendance exceeds 500 persons</p> |

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| | | 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.

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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) -

Public Liability Insurance held

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

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

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