

## **APPENDIX 2    GUIDELINES FOR INSURANCE REQUIREMENTS**

The following are indemnity limits Council should request from Third Parties who use our facilities. This will be public or products liability insurance cover.

**Please consider your reason for hiring our centre/s and the insurance level that is required.**

<b>LOW HAZARD -</b>	Min £2 million – e.g. meeting rooms, community / volunteer groups, market stalls, lease of shop units etc.
<b>MEDIUM HAZARD -</b>	Min £5 million – e.g. activities involving hot food, physical activity, minor contracts etc.
<b>HIGH HAZARD -</b>	Min £10 million – e.g. fairground operators, bouncy castles / inflatable / trampolines, motorised sports, water-based sports, contact sports or dangerous activities, large contracts, contracts involving heat, fireworks displays etc.