



LIONS CLUBS INTERNATIONAL - BRITISH ISLES

INSURANCE GUIDE

2025-2026

VERSION 1 - 26TH NOVEMBER 2025

AUTHORISED AND REGULATED BY THE
FINANCIAL CONDUCT AUTHORITY



Bartlett & Company Ltd. is
entered on the FCA Register
(www.fca.org.uk/register).
Under Reference 364202



Contents

Introduction.....	4
Contact Details	5
Lions Clubs HQ	5
Section 1 – Lions MD 105 British Isles Insurance Policies.....	6
Period of Insurance	6
Organisations Not Insured.....	6
Section 2 - Policy Summaries	7
Clubs/District Commercial Combined	7
Employers Liability	7
Public and Products Liability	7
Property Away and In Transit	8
Money	9
Trustees’ and Individual Liability.....	11
Motor (Aioi Nissay Dowa UK).....	12
Section 3 – Cover for Club, Area and District Events	14
Conditions attaching to the policy:.....	15
Watercraft Events Condition	15
Firework Displays and Bonfire Conditions	16
Insurance Checklist – Firework Displays	16
Stallholders Liability	17
Inflatable Devices	17
Section 4 – Useful Information and Guidance for Events.....	18
Liabilities.....	18
Conditions attached to these policies.....	18
Risk Assessments	18
Responsibilities	18
Documentation	18
Contracts.....	18
Electric Wheelchairs / Mobility Aids	18
Placement of Commercial Waste Bins at Events.....	19
Firework Displays	19
Checking a Third Party’s Insurance Documents	19
Use of Static Trailer/Lorry and Undetachable Trailers as Stages.....	20
Mobile Santa	20
Internal Lions Policies and Procedures to be Followed	20

Lions British Isles Health and Safety Policy	20
Lions British Isles Safeguarding Policy.....	20
Lions British Isles Equality and Diversity Policy	20
Section 5 - Additional Optional Insurances Available	21
Cancellation and Abandonment Insurance	21
Prize Indemnity	21
Hired in Equipment	21
Money	22
Club Owned Equipment and Regalia	22
Bonfire and Firework Displays	22
Section 6 - Claims.....	23
What to do in the event of a claim	23
Liability Claims	23
Property Claims.....	23
Money	24
Trustee and Individual Liability	24
Motor Insurance	24

NB – use ctrl + click to jump straight to required section

Introduction

This document provides a summary of the insurances arranged for the **“Affiliated Districts and Clubs of Lions International Multiple District 105 British Isles”**. Cover extends to include:

- Leos
 - Alpha (12-18 years of age)
 - Omega (18-30 years of age)
- Lions Clubs International Multiple District 105 Appeal Fund (a.k.a Welfare Trust)
- Lions Sight Savers
- Lions Clubs International MD105 Gift for Living
- Moorfields Lions Korle Bu Trust
- LCI MD105 Foundation
- Lions Clubs International MD105 Brain Tumour and Paediatric Cancer Foundation
- Lions MD105 Lifeskills Ltd
- Lions Message in a Bottle Ltd
- Lions Conventions Ltd

Please read the various sections within this document carefully as the covers arranged will not always meet the requirements of every club/area. **You may need to arrange additional cover.**

Should you have any general questions or additional insurance requirements, please contact Lions Clubs HQ for advice on 0121 441 4544. Full contact details are on page 5.

Examples of additional covers that can be arranged include:

- Event cancellation and abandonment.
- Adverse weather insurance.
- Prize indemnity
- Hired or borrowed equipment
- Additional club owned equipment or regalia
- Money
- Bonfires and firework displays not otherwise insured

Please refer to Section 2 for more information unless otherwise indicated.

All insurance documentation can be found on the Lions British Isles members website ([Lions MD105](#)).

Contact Details

Lions Clubs HQ

Brigitte Green

Email: nationalheadquarters@lionsclubs.co.uk

Telephone: 0121 441 4544

NB – All queries to be discussed with Lions Clubs HQ in the first instance.

Section 1 – Lions MD 105 British Isles Insurance Policies

There are various insurance policies arranged by Lions British Isles providing a range of core covers for the benefit of all affiliated clubs and members:

- Commercial Combined – covering legal liability for death or injury to club members, volunteers and/or members of the public and legal liability for damage to their property. In addition, this policy covers club owned equipment and regalia.
- Management liability – trustee and individual liability (for wrongful acts as officers)
- Money – covering money held by clubs.
- The Bartlett “To Whom It May Concern” letter is available to all Lions members through the [Lions MD105](#) members website.
- Motor – covering vehicles used primarily in connection with Lions Santa sleigh activities, including the carriage of a club member or volunteer playing the role of Santa whilst the “sleigh” is in motion.

Members can add their own personal vehicles for anywhere between one day, to annually, for use with Lions activities that may not be covered by existing private motor insurance.

Period of Insurance

01 October 2025 to 30 September 2026 both dates inclusive.

Organisations Not Insured

For the sake of clarity, only Lions clubs/districts and specified organisations are insured by this policy. Any other association requires their own insurance policies unless directly assisting with a Lions club/district event as a volunteer of Lions British Isles.

Section 2 - Policy Summaries

The following is a summary of the cover provided. Only the policies themselves can provide full details of the cover, exclusions, terms and conditions that apply and these can be viewed in the members area of the Lions British Isles members website.

Clubs/District Commercial Combined

Definition of employee – the policy definition extends to include anybody who is a voluntary worker engaged with your permission. Volunteers (employees) do not need to be members of your club. If the family of a club member want to assist with Lions club activities and they have the permission of your club, they too would be classed as an “employee” for the time they are assisting. At all times, volunteers should be acting under supervision/control of a responsible Lions member.

Geographical Limits

Employers’ liability: England, Scotland, Wales, Northern Ireland, Republic of Ireland, Channel Islands, the Isle of Man, and Gibraltar.

Public/products’ liability: England, Scotland, Wales, Northern Ireland, Republic of Ireland, Channel Islands, the Isle of Man, and Gibraltar.

Employers Liability

Cover

Legal liability to pay damages and legal costs in respect of bodily injury to an employed person caused during the period of insurance and arising out of and in the course of their employment with you in connection with the business.

Limit of Indemnity

Employers’ liability	£10,000,000 any one claim (legal costs inclusive) and limited to £5,000,000 any one event due to an act of terrorism or war.
----------------------	--

Public and Products Liability

Cover

Legal liability for claims made against the insured for bodily injury to persons and/or damage to property arising out of or directly as the result of their activities including member-to-member anywhere in the United Kingdom, Republic of Ireland, Channel Islands, Isle of Man or Gibraltar.

Limits of Indemnity

Public liability	£20,000,000 any one claim
Products liability	£20,000,000 any one claim and in the aggregate
Terrorism	£5,000,000 any one claim
Abuse/molestation	£2,000,000 in the aggregate, inclusive of all costs

Excesses

- Employers liability - £Nil
- Public/products’ liability - Third party property damage £250 each and every claim.
- Abuse/molestation - £500 each and every claim, excluding defence cost.

NB – excluding defence costs means the excess doesn’t apply to defence costs, but does apply to settlement.

Property Away and In Transit

Cover

Property owned by a club or district, or the multiple district and on loan to any club, district or groups of clubs, whilst anywhere in the United Kingdom.

Property Insured

Regalia – comprising – presidential or other chains or jewels of office, bars, medals, or other property comprising: banners, lecterns, bells, trophies, furniture or display trailers.

Club owned equipment – all others items owned by the club or district, or the multiple district and on loan to a club or group of clubs.

Limits of Indemnity

Up to £12,500 – per club. The limit applies per any one separate claim incident across the British Isles. The following sub-limits apply per club:

- Defibrillators - £2,500.
- All other items - £10,000.

Excess

£150 – per claim, but rising to £250 in respect of theft from a vehicle's locked boot or locked glove compartment.

Security measures should be undertaken at all times to safeguard items and equipment owned by the club.

Territorial Limits

Items are insured whilst anywhere in the United Kingdom, including whilst in storage or in transit.

Exclusions

- Theft from unattended vehicles unless kept in a locked boot or locked glove compartment.
- Loss or damage to trailers stored in the open.

Additional Comments

- Make sure you have current valuations for your regalia and take photographs of valuable items with a ruler alongside to indicate size.
- Do not leave regalia or valuable items unattended at events or in vehicles.
- **Notify the Police immediately and no later than 48 hours if it is discovered property has been stolen, lost or damaged by malicious persons and ensure a note of the crime reference number is kept.**

Money

Cover

Loss of clubs/districts money within the United Kingdom, The Isle of Man and The Channel Islands. Lions include cover for money within the annually arranged policies, as per the below limits of cover:

Cover	Amount Insured (£)
Money not contained in a locked safe in the premises outside business hours	500
Money not contained in a locked safe in the private dwelling houses of your principals or authorised members	500
Money contained in a locked safe outside business hours	5,000
Money on the premises during business hours or in a bank night safe	5,000
Any other loss of money	5,000
Non-negotiable money	250,000
Estimated annual carryings	5,000

In addition to the amounts shown above, additional cover is provided in respect of assault:

Cover	Amount Insured (£)
Death	50,000
Loss of hearing and/or loss of sight and/or loss of speech	50,000
Loss of limb	50,000
Temporary total disablement (weekly compensation)	500
Temporary partial disablement (weekly compensation)	250
Permanent total disablement after 24 months of bodily injury	50,000

Escort Requirements

You must ensure that cash, bank and currency notes in transit with a total value:

- Over £2,500 is carried by at least two able-bodied adults.

There is no requirement on cash transits below £2,500, but it is expected that you will maintain reasonable precautions at all times.

Terms and Conditions

- **All losses must be reported to the police and a crime reference obtained within 48 hours of discovery of the loss.**
- All reasonable care should be exercised at all times – i.e. loss of money when left unattended is not covered.
- In the two days prior to a fundraising event, and up to seven days after a fundraising event finishes, Aviva will include an additional 100% of the insured sums above in respect of money cover.

Excess

£0 each and every claim.

Exclusions:

Aviva will not make any payment for:

- Loss or shortages due to clerical or accounting errors or omissions, accountancy depreciation, currency fluctuation or consequential loss of any kind.
- Loss due to the fraud or dishonesty of any member which is not discovered within seven working days of the loss or more specifically insured elsewhere.
- Loss from any unattended vehicle.
- Loss or damage arising outside the prescribed territories and the Republic of Ireland.
- Loss resulting directly or indirectly from forgery, fraudulent alterations or substitution, or fraudulent use of a computer or electronic device.
- Loss resulting from use of any form of payment which proves to be counterfeit, false, invalid, uncollectable or irrecoverable for any reason.
- Loss of money resulting directly or indirectly from, or in connection with virus or similar mechanism, denial of service attack, unauthorised access to or use of computer and electronic equipment.

In respect of assault:

- Any contingency directly or indirectly caused by the insured person suffering from any disability due to a gradually operating cause or any naturally occurring conditions or degenerative process.

Trustees' and Individual Liability

Cover

Errors, misstatement, misleading statement, act, omission, neglect, breach of duty, breach of trust, libel, slander, breach of contract, breach of warranty or authority committed by the insured in their duties or capacity as a trustee or officer.

This cover is provided for the benefit of club/district officials and senior officers within clubs/districts.

Limit of Liability

£2,000,000 in the aggregate, inclusive of all costs and expenses.

NB – inclusive of all costs and expenses means the £2,000,000 limit of liability has to be sufficient for all legal fees, defence costs and the resulting settlement/compensation awarded.

Excess

£0 each and every claim.

Jurisdiction

Worldwide (excluding USA and Canada).

Territorial Limits

United Kingdom, Channel Islands and Isle of Man.

Exclusions

Travelers will not make any payment for any claim, loss or investigation under this section:

- Any prior circumstances not declared at the start of any period of insurance.
- Based upon, attributable to or arising out of an act or omission committed recklessly by an insured person
- Claims by a related party in the USA.
- Bodily injury or property damage.

NB – cover for bodily injury or third party property damage caused by trustees/officers/key persons are covered under the public liability section of cover.

Motor (Aioi Nissay Dowa UK)

Cover

Mandatory legal liability for insuring vehicles owned by clubs with the permission of Lions MD105 British Isles to be included on the annual motor fleet policy.

Additional temporary cover for towing vehicles used in connection with Lions events whereby Santa sleigh's are being towed by a member/volunteers own private vehicle, whereby the drivers' own personal insurance doesn't extend to include Lions activities and/or passenger liability for Santa being seated upon the trailer being drawn.

Fixtures and fittings exclusion for specified vehicles

Loss of or damage to fixtures, fittings, heating or cooking appliances fitted to any vehicle or trailer added permanently or temporarily that do not fall under the definition of accessories in the policy wording are not insured under the policy:-

Accessories means spare parts of the insured vehicle which are not directly related to the working mechanisms of the insured vehicle excluding wagon sheets, ropes and tarpaulins, or, audio, satellite navigation, tracking, telematics, multimedia and communication equipment permanently fitted to the insured vehicle which is unable to operate independently from the insured vehicle.

Driving Restriction

You must ensure that the insured vehicle is not driven by:

- Any person who is under the age of 25 (there is no upper-age limit applied),
- Any person who does not have at least 2 year(s) driving experience in the United Kingdom for the type of vehicle being driven under a full driving licence.
- Any person who has accumulated more than 6 unspent penalty points or has been disqualified from driving in the last 5 years.

Temporary Additional Vehicles

At the end of each three month period during the policy period, insurers will review the fleet and details of vehicles added/deleted during the quarter period. Any vehicles added and deleted in the same three month period will be treated as a temporary vehicle.

Temporary vehicles will be charged pro-rata of an agreed annual premium rate, subject to the below minimum premiums:

- £39.20 for cars and commercial vehicles up to 10T gross vehicle weight and minibuses up to 17 seats including the driver.
- £56 in respect of commercial vehicles 10T gross vehicle weight and above, and buses and coaches with 18 seats and over including the driver.
- £5.60 in respect of special types vehicles.
- £616 for cars and commercial vehicles up to 10T added on a monthly basis.

Vehicle Adjustments

All vehicle adjustments required need to be declared to the Motor Insurance Database. Lions Clubs HQ control the Motor Insurance Database directly with the insurer and therefore any requests for additional or temporary motor insurance must be agreed with Lions Clubs HQ before proceeding.

Security Requirements

You must ensure that any vehicles with a value of £40,000 or more must be fitted with an operational and active Thatcham S5 or S7 tracking device.

Trailers

The policy wording is revised in respect of trailers to extend cover for any vehicles added to the policy to include any trailer (up to a maximum value of £20,000) whether attached or detached from the subject vehicle. Detached cover applies only when the trailer is on or in close proximity to the premises or while temporarily detached during the course of a journey, provided the trailer is in your care, custody or control.

If the trailer is detached and not within close proximity to the insured vehicle, regardless of whether this is temporary or otherwise, no cover will apply for the trailer.

Any trailers to be included within this coverage extension need to be declared to and agreed by underwriters. Any unspecified trailers will only be covered whilst attached to the insured vehicle.

Exclusions

Theft Damage

If you fail to remove keys from the insured vehicle or ignition, or fail to lock all doors and close all windows including sun roofs.

Wear and Tear

Damage caused gradually through wear and tear, except when damage is caused to tyres resulting from an insured accident involving the vehicle insured.

Roadworthy Condition

Loss or damage where you do not take reasonable precautions to protect the insured vehicle and maintain it in a roadworthy condition.

Section 3 – Cover for Club, Area and District Events

Automatic Event Cover – Public Liability

Automatic cover is provided for the majority of non-hazardous activities and events of the clubs taking place within the above noted territorial limits.

Fundraising, events, activities and exhibitions are those events organised by you or an event organised for the purpose of raising funds for Lions and subsequent beneficiaries.

Aviva will not provide indemnity unless specifically agreed by them in writing for the following:

(1) where combined numbers of entrants and spectators on site exceed the following for the events/activities and exhibitions stated:

- 2,500 participating in
 - Marathons.
 - Sponsored walks, runs/fun runs or swims but not providing indemnity in respect of open water swimming, fell running and/or assault course.
This does not apply to open water sea dips.
- 1,000 at bonfire and/or firework displays
- any event/activity and/or exhibition where the entrants, participants and/or spectators exceed 7,500.

(2) taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands, the Isle of Man, and Gibraltar.

(3) where the event duration lasts longer than 72 hours (excluding the setting up and clearing away).
This does not apply to pop-up shops.

(4) Events/activities involving:

- Weapons.
- Boxing.
- Passenger carrying amusement devices.
- Animal rides of any kind.
- Ballooning or aerial activities including parachuting, paragliding or parasailing.
- Go-karting, quad biking or motor sports.
- Bungee jumping.
- Professional sport teams or persons.
- Individual exhibitions valued at over £250,000.
- Off road/mountain biking.
- Cycle rides that are not held on a public highway/road e.g. held in a park are not deemed to be cycling events. These are covered subject to the combined number of entrants, participants and/or spectators not exceeding **7,500**.
- Cycle rides held on a public road/cycle path are covered subject to the combined number of entrants, participants and/or spectators not exceeding **250**.
- Racing or time trials other than on foot or dragon boat events.
- Activity involving watercraft where You are unable to comply with the **watercraft events condition**.

Should you have any questions, please contact Lions Clubs HQ for support and advice.

Policy Exclusions

The ownership, possession or use of:

- Aircraft, aerial device, or hovercraft
- Watercraft exceeding 9 meters in length, increasing to 15 meters where the watercraft has been designed and built specifically for use in a Dragonboat event
- Motor vehicles (this includes golf buggies), mobility aids, trailers or plant in circumstances where compulsory insurance or security is required by road traffic legislation
- Damage to items owned, hired, borrowed or rented **(additional insurances can be arranged)**
- Advice, instruction, consultancy, design or testing provided for a fee

Conditions attaching to the policy:

Watercraft Events Condition

If in relation to any claim you have failed to fulfil any of the following conditions, we will **not** pay that claim.

You must ensure that in connection with any fundraising events or activities involving watercraft

- Life-saving equipment and the means of summoning emergency services are available and used at appropriate times.
- All boats are inspected and if any defects are discovered, taken out of use until repaired.
- Use of boats is supervised at all times and persons misusing the boats are ordered to return to land.
- Life jackets are worn by all participants in the watercraft
- A rescue boat, in working order, is ready for use at all times.
- The operator of the watercraft must hold a minimum **£10,000,000** public liability insurance

We will not provide cover where watercraft in excess of **9 metres** are used.

Watercraft Events Condition – Dragonboat Event Amendment

- Providing the vessels used have been designed and built specifically for the purposes of a Dragonboat event, the 9m length of vessel specified in the Watercraft Events Condition will not apply and is increased to 15m.

Firework Displays and Bonfire Conditions

If in relation to any claim you have failed to fulfil any of the following conditions, we will **not** pay that claim.

You must ensure that in connection with fireworks displays or bonfires organised by you

- (1) You consult the relevant authorities at least seven days before the event.
- (2) You comply with any recommendations or instructions of the
 - (a) Relevant authorities.
 - (b) Fireworks manufacturers.
- (3) You organise the event in accordance with the latest guidance from the Health and Safety Executive in particular
 - (a) Storing fireworks in a safe manner.
 - (b) Keeping spectators a safe distance away from the display and bonfire.
 - (c) Providing an adequate number of marshals or stewards to control spectators.
 - (d) Having available means of extinguishing a fire.
 - (e) Providing sufficient first aiders.
- (4) Fireworks must be supplied by a reputable manufacturer and **not** modified by you.
- (5) The display and bonfire must be at least **50 metres** away from premises or vehicles which you do not own, hire or rent or any flammable or other dangerous materials
- (6) Any service provider(s) must hold at least **£10,000,000** public liability insurance.

Insurance Checklist – Firework Displays

It is important the following are complied with to protect the position of the Lions club;

- A formal contract should be in place with any third party that clearly outlines the responsibilities of each party.
- The club does not sign any contract that contains a hold harmless agreement or disclaimer of liability.
- Any third party service provider is experienced and qualified in the provision of the service.
- Any service provider has their own public liability insurance for a limit of at least £10,000,000.
- The service provider's policy has an indemnity to principal clause.
- It should be evidenced and recorded that any service providers policy is in force on the date that the service provider undertakes the activity.
- A risk assessment of the event location has been carried out and recorded.

Stallholders Liability

Paragraph (2) of the definition of the insured is extended to include

(e) Any stallholder where all the funds raised are on behalf of the insured

The maximum we will pay in respect of the total of all claims in any one period of insurance is £1,000,000.

We will not provide cover in respect of

(a) Any commercial or business stallholders.

Cover will apply to any amateur type risk only, for example, members of the public fundraising on behalf of Lions.

No cover applies for stallholders that pay for a pitch when not raising funds for Lions. Such stallholders should have their own insurance in place.

Inflatable Devices

If in relation to any claim you have failed to fulfil any of the following conditions, we will **not** pay that claim.

You must ensure that, in connection with inflatable devices that

(1) All operators have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices.

(2) The maximum number of persons allowed in or on such devices at any time will not exceed the number outlined in the manufacturers' guidelines or recommendations and such devices are supervised at all times by the operator(s).

(3) All outdoor devices have adequate anchorage points which must be used at all times.

(4) All devices are inspected

(a) Daily prior to use and,

(b) At least annually by a competent person and the records of such inspections retained by you for 3 years and,

(i) All defects or risks to health & safety immediately rectified or,

(ii) The device taken out of use until satisfactorily repaired.

(5) Are hired in

(a) You have in place a system of check to ensure that the supplier(s) of the inflatable device(s) has public and products liability insurance and that you keep a written record of their insurer and policy number and,

(b) The limit of indemnity under such policy is at least equivalent to the limit of indemnity under the public and products liability section of this policy.

Section 4 – Useful Information and Guidance for Events

Liabilities

Insurance policies in the UK cover legal liabilities for negligence. Claims can arise through common law negligence or statutory negligence. Common law negligence is where a duty of care is owed which derives from case law. Statutory liability arises in statute such as the Health and Safety Act or the Occupier's Liability Act.

Conditions attached to these policies

All insurance policies have limitations and will place conditions on policyholders to do a particular thing(s) for the policy to operate. Before organising an event, ensure you review this guide and if you have any queries, refer to Lions Clubs HQ.

Risk Assessments

Each separate event requires a new risk assessment form to be completed, with copies shared amongst all included in the organisation of such events. If you have held the same event previously, all previous copies of risk assessments should be saved in an archived folder accessible to anyone who may require them in the future. You cannot rely on the same risk assessment for two separate events, even if no updates are made, a fresh version must be made each time an event is held.

On the Lions members website, you will find an event planning tool that incorporates a risk assessment template which could be used for guidance purposes.

Responsibilities

When planning an event, it is important that you identify and record duties and responsibilities, particularly record times of shift patterns for volunteers where applicable. If the club are not responsible for carrying out an activity or providing care, it is important that this is followed. Failure to identify relevant duties and responsibilities and sticking to them could lead to clubs taking on additional liabilities.

Documentation

It is imperative that you produce and retain all documentation from the organisation and planning of the event. Ensure that you keep a written copy of risk assessments and/or event plans which can be sent to the insurers in the event of a claim.

Contracts

You must not enter into any contracts that impose liability on clubs over and above common law. Bartlett cannot advise on specific contract queries outside of general insurance.

Electric Wheelchairs / Mobility Aids

The public and products liability cover is extended to provide indemnity arising out of the use of manual or electric wheelchairs owned by Lions, subject to no third-party liability cover being provided where required under the Road Traffic Act.

Placement of Commercial Waste Bins at Events

It is recommended by insurers that the following steps are taken to mitigate any risk of injury/property damage being caused by the use of commercial waste bins:

- The bins are placed within alcoves or placed in a way that would prevent members of the public being able to walk round the back of the bins.
- That lids are secured open or secured down (when not in use) to prevent lids lifting in winds or being moved by members of the public.
- Additional care is taken during high winds to ensure bins are secured to fixed posts/walls to prevent movement.

Firework Displays

All events must be referred to Lions Clubs HQ with full details and a completed referral form, that can be found on the Lions members website.

Events that comply with both the Firework Displays and Bonfire condition, and the insurance checklist – firework displays, can be covered without additional referral to Aviva.

Events that are not compliant must be referred to Lions Clubs HQ with full details as to why so we can obtain Aviva's written agreement to provide cover. Please allow as much time as possible when referring firework events. If we cannot obtain Aviva's feedback prior to your event, we cannot confirm cover. Firework queries are especially busy in October due to the volume of incoming queries.

All firework and bonfire referrals must be submitted with an event referral form, risk assessment and an event management plan, in addition to as much information as possible around the event itself.

Checking a Third Party's Insurance Documents

You must ensure that any other organisation or group supplying a service or taking part in an event hold a valid public/products liability insurance policy providing indemnity that –

- It covers the work to be undertaken.
- Are effective for the duration of the contract.
- Provide an indemnity to you as principal.

And that you keep a written record of their insurer and the policy number along with the risk assessment for the event on your file.

Aviva requires a minimum of £10,000,000 public/products liability cover for any third-parties wanting to provide a passenger carrying service. This could be a fairground ride, a simulator or other activity that attendees of your event can sit on or ride.

In addition, firework/pyrotechnic contractors are required to hold a minimum of £5,000,000 public/products liability, as well as being able to fully comply with the firework condition and the check list. A £10,000,000 limit would be preferred, but not essential.

A minimum of £10,000,000 public/products liability is required by third-parties supplying inflatable devices or dragon boat events.

Use of Static Trailer/Lorry and Undetachable Trailers as Stages

Insurers are comfortable with the use of static and/or undetachable trailers as stages whereby:

- The owner/operator has adequate motor insurance in place given the use in a public place.
- The stage and custom made/built access routes are risk assessed.
- The stage and custom made/built access routes are routinely inspected.
- The vehicle is immobilised and wheels wedged.
- All keys are removed from the vehicle.

Mobile Santa

Lions have arranged a centralised motor fleet policy, as identified above in this report, whereby members can add their personal vehicles used to tow a Santa sleigh that includes passenger liability in respect of the volunteer seated upon the trailer. A seatbelt must be worn at all times whilst the vehicle is in motion.

A Risk Assessment must be completed as with any other event.

It is strongly recommended that clubs seek guidance from their local police force regarding the legalities of driving whilst towing a trailer with a person seated upon it. Neither Bartlett nor Lions are qualified to give advice on the Road Traffic Act.

Once the sleigh is stationary and detached from the towing vehicle, the public liability coverage becomes operative.

Internal Lions Policies and Procedures to be Followed

Lions British Isles Health and Safety Policy

Must be followed, including carrying out a risk assessment for each event.

Lions British Isles Safeguarding Policy

When any event or activity involves children or vulnerable adults then the Lions British Isles safeguarding policy must be followed and DBS checks carried out where required.

Lions British Isles Equality and Diversity Policy

Multiple district, districts and clubs must adhere to the Lions British Isles equality & diversity policy.

The above policies are available to download on the **Lions British Isles members website**.

Whilst you do owe a duty of care to the people that are under your supervision or in your care, the measures that you take in order to avoid them coming to harm must be reasonable. You must decide as a club what is reasonable relative to the activity that is being undertaken.

Section 5 - Additional Optional Insurances Available

Various additional insurance policies are available to clubs – referral forms are available on the Lions British Isles members website ([Lions MD105](#)).

Cancellation and Abandonment Insurance

Cancellation and abandonment insurance is available to cover expenses incurred in the event of cancellation or abandonment of an event. This cover is for genuine abandonment for external reasons outside the clubs' control, typically bad weather. It would not cover abandonment due to lack of support or cancellation due to a communicable disease (ie Covid-19).

Bartlett have facilities for cancellation and abandonment insurance with preferential rates for Lions British Isles. This type of cover must be arranged 28 days in advance of an event, especially if adverse weather cover is required. Please contact Lions Clubs HQ for further details.

Prize Indemnity

Prize indemnity insurance is an indemnification insurance for a promotion in which the participants are offered the chance to win prizes. Instead of keeping cash reserves to cover large prizes, the promoter pays a premium to an insurance company, which then reimburses the insured should a prize be given away.

Examples of when this insurance may be of interest:

- Hole in one golf competitions – win a car.
- Prize putting competition.
- Roll a dice.

For full details please contact Lions Clubs HQ for further details.

Hired in Equipment

Short term property damage cover can be arranged for equipment hired or borrowed by a club for events. Please complete the Bartlett referral form on the Lions members website and return to nationalheadquarters@lionsclubs.co.uk.

Exclusions to cover include:

- Damage caused by theft or attempted theft from any unattended vehicle unless kept in a locked boot or locked glove compartment and there is evidence of forced and/or violent entry into or exit from the vehicle.
- Loss or damage to trailers stored in the open.
- Loss or damage to movable property stored in the open by the following:
 - Malicious persons.
 - Storm.
 - Flood.
 - Theft.

Money

For limits in excess of the above standard cover, please complete the Bartlett referral form on the Lions members website and return to nationalheadquarters@lionsclubs.co.uk.

Note that, the premium charged for additional money cover is underwritten on a case-by-case basis so it is important that full details are shared on the proposal form as this could impact the premium charged.

The specific escort requirements for the extended money cover are:

Transit Amount (£)	Escort Requirements
0-999	None
1,000-5,999	At least 2 able-bodied persons
6,000-9,999	At least 3 able-bodied persons
10,000-12,000	At least 4 able-bodied persons
12,001+	By an approved security company

In addition, private transport must be used for money in transport greater than £2,500 where the distance exceeds 0.5 miles.

Club Owned Equipment and Regalia

Please complete the referral form available on the Lions members website and send it by email to nationalheadquarters@lionsclubs.co.uk. Please note, security measures should be undertaken to safeguard equipment.

Exclusions:

- Damage by theft or attempted theft from any unattended vehicle unless the property is out of sight in a locked compartment or locked boot within the vehicle, unless permanently fixed in position.
- Loss or damage to trailers stored in the open.

Bonfire and Firework Displays

Please complete the referral form available on the Lions members website and send it by email to nationalheadquarters@lionsclubs.co.uk.

This is for any events where you cannot meet the firework displays insurance condition or where the number of attendees exceed 1,000.

Section 6 - Claims

What to do in the event of a claim

If you are unlucky enough to have a potential claim at an event, you must collect as much information as possible to assist insurers to ensure an appropriate outcome is obtained.

Liability Claims

- Notify nationalheadquarters@lionsclubs.co.uk at Lions as soon as possible of the incident that may lead to a claim. Notification to insurers needs to be made as quickly as reasonably possible as insurers have a small window to review each specific claim.
- Do not admit liability or offer any sort of settlement.
- If appropriate, obtain signed witness statements.
- Record full details of the circumstances surrounding the incident including, if appropriate, weather conditions at the time.
- Take photographs or record diagrams of the area involved in the incident if appropriate.
- Record the incident in the next set of club minutes and ensure a note is recorded of who holds all the relevant information regarding the claim. Remember a claim can be brought for up to three years after an incident - even longer for claims involving minors or non-personal injury claims.
- Do not enter into any correspondence or communication with the claimant unless specifically sanctioned by the broker or insurer.
- Insurers require that they can take over and conduct in your name the defence or settlement of any claim. At the expense of the insurer, they can also prosecute for their own benefit, any claim for indemnity or compensation against any other person and you must give all information and assistance as required.
- **If you receive a letter or claim notification form (CNF) from a claimant or solicitor notifying you of an injury claim, you must pass this unanswered to nationalheadquarters@lionsclubs.co.uk.**
- **Where you receive a 'Claim Notification Form' (CNF), it must be acknowledged no later than the end of the next working day. Insurers then only have up to six weeks (employers liability) or eight weeks (public liability) to investigate, and where necessary admit liability. Failure to adhere to the relevant timeframes will increase the costs of a claim.**

Property Claims

- Notify nationalheadquarters@lionsclubs.co.uk at Lions promptly of any damage (defined as: accidental physical loss or accidental physical damage including where caused by storm, flood, escape of water, fire, accidental or malicious damage, theft or attempted theft, unless otherwise excluded) which might be covered.
- Report to the police, as soon as reasonably possible, any damage arising from any criminal act and obtain a crime reference from them.
- Notify Lions Clubs National Headquarters promptly of any damage due to any unlawful or malicious act by any director, partner, trustee, committee member, employee or volunteer of yours.
- You will be asked to complete a claim notification form providing as much information as possible on the circumstances and values involved in your claim. This must be received within 30 days of the incident occurring.

Money

- Notify nationalheadquarters@lionsclubs.co.uk at Lions promptly of any loss or damage which might be covered.
- Report to the police, as soon as practically possible, any loss or damage arising from any criminal act and obtain a crime reference number.
- Notify Lions immediately of any loss or damage due to unlawful or malicious act by any director, partner, trustee, committee member, employee or volunteer of yours.

Trustee and Individual Liability

- Notify nationalheadquarters@lionsclubs.co.uk at Lions as soon as reasonably practicable of the following within the period of insurance, or at the latest within 30 days after the policy expires for any problem you or any other insured person become aware of within the 30 days before expiry of the policy.
- You must not admit that you or an insured person are liable for what has happened to any third party, or make any offer, deal or payment, or incur any defence costs, without prior written consent by the insurer.

Motor Insurance

- Notify nationalheadquarters@lionsclubs.co.uk at Lions of all events that occur and could give rise to a claim (regardless of whether you think you are at fault or not). This only applies when your vehicle is insured on the Lions policy in connection with authorised Lions activity and has been referred to Lions Clubs National Headquarters.
- The following details are required so we can notify insurers of a claim, as soon as possible:
 - The vehicle make, model and registration.
 - The nature of the event and the damage to both yours and any third party vehicles.
 - The name and address of any other parties involved, details of their insurance provider (policy number and vehicles registration number), and the number of passengers in each third party vehicle.
 - Take photos of the accident scene (if safe to do so), showing both close up images of damage sustained and medium distance images, that help describe how the incident occurred and any other mitigating factors.
 - Provide the police incident number (if applicable) and/or police accident reference (if applicable).
 - Provide details of any witnesses including passengers in your vehicle, using reasonable endeavours, including names and addresses.
 - Provide a copy of the tachograph record and CCTV/dashcam footage if available.
- Once a claim has been notified, insurers require:
 - Full details of the event (usually in the form of a claim form), describing and explaining the accident/circumstances behind the incident.
 - Forward all correspondence you have received from any third party, including: letters of claim, writs, summons or process, unanswered as soon as possible (and no later than 14 days).
 - Advise insurers of the time and place of any impending prosecution or inquest of fatal injury.
 - Do not make any admission of liability, payment or offer of payment, or incur any legal expenses without the prior written consent from insurers. You must not act to the detriment or prejudice of insurers interests.
 - You must cooperate with the insurers providing any assistance they may require.
 - Insurers are entitled to take sole control of all negotiations, proceedings and mediation to use your name to settle, prosecute or defend any claim and to abandon the same at any time.