

Multiple District 105 Insurance

Guidelines and information 2023



Summary - Club Events (1)

NO Alcohol liability

Motor vehicles must be insured separately.

No cover for road closure or traffic management of any kind

Any element of road traffic liability

Indemnify of third party

We cannot cover anything that is not a Lions sole event.

Summary - Club Events (2)

**We cannot cover outside committee events
Santa sleigh cover has to be purchased separately.**

Equipment must be kept securely.

No open theft Cover

£300 excess on equipment


No hired in cover

Summary - Club Events (3)

**No cover for fireworks unless the person is qualified
Medical testing to be done by a professional with own
medical malpractice and liability cover ours is contingent
only and always has been.**

**Risk assessments must be completed and be at a level
required by the HSE**

**No building cover for clubs properties or liability cover for
these buildings**



Because of the volume and variety of activities undertaken by Clubs, our insurers are asking for notification 6 weeks prior to the event: through the MD Insurance Advisor.

No Alcohol Liability

This is not covered by Insurance that Lions have paid for.

Alcohol liability covers the sale and service.

Motor Vehicles

**No cover for any vehicle unless purchased separately.
For car parking duties please contact the Insurance advisor.
For vintage vehicle rallies, motor cycle you need insurance details.
No cover for land trains.**

Road Traffic Management

There is no cover for road closure in any form regardless of the training of the Lions involved.

Road closures must be operated by a third party insured body.

We do not have cover for traffic movement onto or out of site.

Road Traffic Liability

**Our Public liability cover is limited to £10,000,000.
Road traffic liability is for an unlimited amount.
That is why we cannot cover motor vehicles.**

Indemnity of Third Parties

We cannot Indemnify any third party, even if it is stated in their paperwork. Ideally it should be removed.

We cannot indemnify and group such as a parish council or stall holder.

Sole Lions Events

If the proceeds go into a Lions account fully, then we pay for any claim, but, if an event is split between other groups and Lions the claim would be split equally.

However no committee can be setup, if so the individual insurance is required

Santa Sleigh

Information as per MD website.

Additional cover must be purchased: £28.00 per day in 2022-23

Equipment Securely Stored

**As required for household insurance, as for break in cover.
Good security is required. If in doubt, ask.**

Open Theft Cover

Excess is generally for such items as mobile toilets, mobile generators.

Equipment must be secured away when no personnel are on site; you can build a compound and have security staff, but, still need to purchase cover.

Excess on Equipment

£300 on all equipment.

Equipment cover is required if value is over £20,000

Hired in Cover

Purchase cover from either the supplier, or through the MD.

Fireworks

Individuals must be qualified to set off fireworks, a professional certificate is required; no training NO COVER. Risk assessments must be comprehensive. Bonfire celebrations are covered, but not fireworks.

MD policy is for Clubs to utilise professional fireworks companies.

Medical Testing

**No cover is included in the Lions insurance.
Medical personal must have their own cover.**

Buildings Cover

There is no cover for buildings, separate insurance is required: this also covers caravans, play areas etc used by clubs.

Food Hygiene

You need a food hygiene certified person responsible for the food ingredients and food preparation.

Also a full listing of allergy possible ingredients.

Defibrillators

Defibrillators are covered under the Lions insurance up to the value of £5000, but must be in a locked box.

Clubs cannot be claimed against for misuse of a defibrillator.



**Please contact Lion Becky Hall for any
references and help required.**

**IF CLUBS OPERATE OUTSIDE THE INSURANCE
GUIDELINES; ALL CLUB MEMBERS RISK HAVING TO
PAY FOR ANY CLAIMS OUT OF PERSONAL FUNDS.**