**Insurance**

1. The master list of declared club activities has been categorised into Green, Amber & Red, by the Insurers, Hiscox, and is attached. There has been a delay in the release of the list as we asked that some activities deemed to be on either the Amber or Red lists be reviewed and they have subsequently been re-categorised.

2. Each club should prepare a Risk Assessment (RA) for every activity and the list of names of non-Lion helpers at any event should be recorded by the Club in the Minutes and retained. Friends of Lions or Lions helpers at a Lions activity are covered under the insurance, provided that they are named on a roster as being a helper & must sign the Risk Assessment. All participating Lions members must sign the RA).

3. If an activity is on the Green list, a written RA will suffice and should be kept by the Club and the event can proceed without any further interaction with National HQ or the Brokers. In case of doubt please talk to the team at our National Headquarters.

4. Activities on the Amber list contain elements of risk requiring more scrutiny and/or detail. Clubs should contact our National Headquarters to discuss – not the Broker or Insurer.

5. Activities on the Red list contain greater risk elements requiring severe mitigation. Contact our National Headquarters who will liaise with the Brokers for a decision on your behalf. Decisions can be made within 24 hours on most events. An additional premium may be incurred for a specific event and an event form may need to be completed for such activities, our National Headquarters will supply these forms on request.

6. Please always speak to our National Headquarters about Insurance queries – this triage service has been instigated at the request of our Brokers and the insurers.

7. Any incidents occurring during an activity **must** be reported immediately, directly to our National Headquarters either by email or phone. If the incident occurs over a weekend a voice message can be left on the office answer machine.

8. Clubs should liaise with our National Headquarters about any unlisted activities. Please note that the Lions Insurance is a generic policy. There are bound to be un-declared or new activities emerging and the advice is – if in doubt, please contact our National Headquarters

9. The team at our National Headquarters are building a library of Frequently Asked Questions & common activity Risk Assessments – please Ask!

10. Based on recent conversations, our Insurers are most concerned with:

a) bonfires/firework displays. They will look favourably at the activity if a professional 3rd Party are supplying the bonfire/fireworks.

b) traffic management; road closures, not car park marshalling. Clubs would be directed to approach professional Road Management Organisations.

c) Catering trailers which need specific cover.

We are arranging Health & Safety training in early 2024; 2 Lions from each District will be trained to IOSH or NEBOSH standards and will then act as their District advisors on all Health and Safety matters.