

**SOMERSET COUNCIL**  
**LETTINGS OF SOMERSET COUNCIL PREMISES**  
**HIRERS' LIABILITY INSURANCE**

Somerset Council requires that any individual or organisation hiring Somerset Council schools and other premises on a casual basis has insurance for their own legal liability to third parties arising from their use of the premises.

Subject to the Exclusions below Somerset Council is able to offer Hirers' Liability insurance to any Hirer that cannot provide evidence of other insurance.

This insurance indemnifies the Hirer against their legal liability to pay damages or compensation arising out of or from:

- a) personal injury to any person (other than personal injury to an employee of the Hirer arising out of or in the course of employment by the Hirer);
- b) damage to the premises (including contents therein) hired from Somerset Council;
- c) damage to any other property not belonging to or in the custody of the Hirer or any person in the Hirer's service;

occurring during the period of the hire and arising out of the activities of the Hirer for which the premises were hired.

This insurance is subject to a limit of indemnity of £5,000,000 and the Hirer will be required to pay the first £100 of each claim.

It is a requirement of the insurance that the Hirer must take all reasonable precautions to prevent accident, loss, damage or injury.

The premium for the insurance is added to the hiring charge. The insurance is also available to hirers where Somerset Council makes no charge, although it is expected that outside organisations

eligible for free use of premises will normally make their own insurance arrangements. If insurance is required in the absence of a hiring charge Somerset Council will calculate a premium equivalent to that payable on a chargeable letting for a similar period of hire.

Somerset Council does not offer insurance for other risks associated with hire of premises, such as loss of money or tickets or cancellation of events due to adverse weather.

This document is a summary of cover. Full details of the insurance are available from the Insurance Department, Commercial and Procurement, County Hall, Taunton, TA1 4DY. Email: [insurancemailbox1@somerset.gov.uk](mailto:insurancemailbox1@somerset.gov.uk)

### **Exclusions**

These insurance arrangements are not available to commercial organisations such as exhibition promoters or professional entertainment companies, as we expect those types of hirer to have their own insurance.

The insurance will not apply to the extent that the Hirer is indemnified under any other policy of insurance.

The insurance excludes any claim for personal injury or damage arising out of the use of the premises for:

- a) meetings organised by political parties;
- b) professional entertainment purposes;
- c) commercial or business functions which involve bringing into the premises equipment which operates by means of the application of heat;
- d) martial arts activities;
- e) any sporting activity but only in respect of personal injury or damage suffered by one participant that was caused by another participant.

### **Claims**

All claims under these insurance arrangements must be made to the Insurance Department, Commercial and Procurement, County Hall, Taunton, TA1 4DY [insurancemailbox1@somerset.gov.uk](mailto:insurancemailbox1@somerset.gov.uk)