

# Insurance Details for 2008

## Membership information for 2008 in relation to insurance

This document provides you with details of the insurance cover you have as part of your NCPTA membership subscription. It also lists the conditions of the policy with which you must comply.

Your membership subscription provides insurance cover for your Association from the date of joining or renewing to 31 December 2008. In order for your Association to enjoy continuous insurance cover you must renew your membership or set up a Direct Debit by 31 December 2007. Where renewals are received late, cover will only apply from the date your membership payment is received by the NCPTA.

The NCPTA membership package has evolved over the last 50 years in conjunction with our Brokers, and has been tailored to cover the essential insurance requirements of associations such as yours. It comprises of a number of different elements which are all documented in this policy summary.

**Please be aware that all insurers are now being more stringent in dealing with claims. It is very important that your committee reads this document and adheres to any regulations or conditions when organising and running events or activities. If you do not, your insurer has the right to decline any claim.**

Before putting on any event your Association should carry out a full risk assessment. This will help to identify potential hazards, identify who might be harmed and how and determine whether existing precautions are adequate or whether more need to be taken. Always maintain a record of your findings and be prepared to produce them in the event of a claim.

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### Section 1 - Public Liability

This protects your Association, its officers and members, against their legal liability for injury or death to any third party and/or damage to their property.

**Your Indemnity Limit is £10,000,000 for any ONE INCIDENT.**

The cover under this section is specifically tailored to the needs of a PTA, and is therefore much wider than a standard policy.

**ALL** PTA events are covered on a worldwide basis. This does not restrict you to holding events on the school premises.

There are special situations where further considerations apply, these are:

#### a) Bonfire and Firework Parties

You **MUST** adhere to the following Code of Practice:

1. The Police and Fire Brigade Authorities to be consulted at least 7 days beforehand and their recommendations complied with in full.

2. All recommendations and instructions made by the manufacturer of the fireworks must be complied with in full.
3. All fireworks used to be supplied by a reputable manufacturer and not modified by the insured.
4. The fireworks display and bonfires must be sited at least 100 metres from any third party buildings or vehicles.
5. Spectators must be kept at least 25 metres from the display and/or bonfire.
6. At least one steward to be in attendance for every 250 spectators.
7. Qualified first aid personnel to be in attendance and a means of summoning emergency assistance to be available.

As bonfire parties and firework displays contribute significantly to claims under the NCPTA policy, members must comply with all parts of the Code of Practice in full otherwise cover will not apply.

There are no exceptions to this rule.

## **b) Hired-In or Loaned-Out Equipment**

Your liability for using the equipment at your event is fully covered, however damage to the equipment itself whilst in your possession is restricted to damage which is caused by a **negligent act** of the PTA up to £2,000. You **must** make yourself aware of the owner's 'Terms and Conditions of Hire' to ensure you do not absolve the hirer from their liability to guarantee that the equipment is fully maintained and fit for proper use. If you need to take out additional insurance cover for the equipment whilst in your care, contact the NCPTA for a short term all risks quote.

Please refer to clause **d) Service Providers, Guest Entertainers, Operators, etc.**

## **c) Vehicles on display at fetes Mechanically Propelled Vehicles:**

Road Traffic legislation requires that every individual is insured for any vehicle they drive (including carnival floats). As a result the NCPTA membership insurance package cannot provide cover for any claims that are subject to Road Traffic legislation.

Prior to any event at which you are planning to feature any form of vehicle (including carnival floats) you must check with the owners that:

1. they have their own vehicle insurance cover as required by Road Traffic legislation. This applies equally to vehicles being driven on the public highway or private land; and
2. the owner's vehicle insurance provides appropriate cover for the type of activities in which the vehicle is planned to participate at your event.

Any incidents that arise as a result of the vehicle being mobile will be the liability of the driver, even when on private property. Your subscription linked insurance will not cover them.

Your subscription linked insurance will cover your public liability for any event / activity which involves a static vehicle. If there is an incident involving a static vehicle that has arisen as a result of your negligence then your insurers will defend any claim brought against you.

## **d) Service Providers, Guest Entertainers, Operators, etc.**

Anybody hired or invited to provide entertainment or a service (including firework displays) must have their own public liability cover. You must make appropriate checks to establish this. Your policy indemnifies the PTA, not the entertainers. This excludes all liability arising from the activities of the guest.

**Service providers, guest entertainers and operators must not be engaged without their own public liability cover.**

A pro forma for completion by the third party to confirm their public liability and the level of cover is available from [www.ncpta.org.uk](http://www.ncpta.org.uk)

## **e) Swimming Pools and Clubs**

All swimming pools must have a Pool Safety Operating Procedure (PSOP) which includes a Normal Operating Procedure (NOP) and an Emergency Action Plan (EAP).

Your local authority's Environmental Health Department should be able to offer you detailed advice about the PSOP. Alternatively read our information sheet, Health and Safety in Swimming Pools, which provides an introduction to the subject and a suggested layout for a PSOP. Copies of this information sheet are available from [www.ncpta.org.uk](http://www.ncpta.org.uk). The Health and Safety Commission also publish a book on the subject, Managing Health and Safety in Swimming Pools, which is available from their Order Line on 02892 606969. If the swimming pool is owned by the local authority then the plans will be in existence. Your PTA will need to understand the contents of the plans and implement them in full.

For your NCPTA insurance cover to apply, an association member (or any person co-opted for this task) must be present at any event within the pool regardless of the nature of the event. Additionally, you must provide the following levels of qualified supervision at all times whilst the swimming pool is in use. The level of qualification required depends upon the depth of the pool:

- For shallow teaching pools that are under 1.2 m deep (at all points) you must have at least two people in attendance, one who has a first aid resuscitation qualification and one who is a competent swimmer.
- For deeper pools, as a minimum, you must have a fully qualified lifeguard and a person who has a first aid resuscitation qualification, present at all times.

You must also ensure additional adults are present if your risk assessment finds this necessary.

The insurance cover also requires you to have access to a telephone and/or alarm at all times. For more information about lifesaving qualifications contact the Royal Life Saving Society ([www.lifesavers.org.uk](http://www.lifesavers.org.uk)). The National Rescue Award for Swimming Teachers and Coaches (NRASCTC) also covers resuscitation. Contact [lifesavers@rlss.org.uk](mailto:lifesavers@rlss.org.uk) for a leaflet about this award.

## **The only exclusions to the Public Liability cover are:**

**1. the first £50 of any claim for damage to property.**

**2. the ownership, possession or use of:**

**a. motor vehicles, where Road Traffic Act legislation applies.**

**b. hot air balloons, hovercraft or aircraft (other than model aircraft).**

**3. hazardous activities**

**a. It is a condition precedent to liability under this policy that the Insured advise the Insurer of any activity of a hazardous nature prior to the activity taking place.**

**b. The Insurer reserves the right to:**

**(i) amend the terms and conditions of this Policy in respect of the activity, or**

**(ii) exclude the activity in its entirety**

**A hazardous activity is any activity which materially increases the risk of injury to any person or damage to property.**

## Section 2 - Employer's Liability

This cover provides an Indemnity of £10,000,000 in any one claim for your legal liability for injury, illness or death to employees. We appreciate that few member associations have full time employees, but many members have part time or occasional paid help, which necessitates the cover. Examples are - swimming pool attendants and skilled craftsmen on self-build projects. A certificate to comply with the Employers' Liability Act will be issued free to member associations, on request.

## Section 3 - Personal Accident

The benefits under this section apply to any adult member or any person co-opted who organises or assists and does not participate in any event or activity run by the PTA (age limits are between 18 and 75 years). This cover is also extended to children between the ages of 5 and 17 years who assist at events. PTA officers are also covered whilst on official PTA business.

The benefits are as follows:

	Adult	Child
Death:	£25,000	£3,125
Loss of limbs/eyes:	£25,000	£3,125
Permanent Total Disablement:	£25,000	£3,125
Temporary Total Disablement:	£100 per wk	£20 per wk
Temporary Partial Disablement:	£40 per wk	£8 per wk
Medical expenses to a limit of £1,000		

\*Continental scale benefits, with percentage amounts, apply for varying degrees of loss of limbs/eyes.

\*Weekly benefits are only payable in respect of loss of earnings, for up to 104 weeks.

\*Existing or ongoing medical complaints will not be covered under this section

## Section 4 - Money

This section provides cover for cash and negotiable documents to the following limits:

In a locked safe in an alarmed area:	£10,000
In a locked safe outside an alarmed area:	£1,000
In private houses with adult occupation at time of loss:	£500
In private houses, unoccupied at time of loss:	£500
From unattended motor vehicles:	£300
In school premises when closed:	£300
Any other loss:	£10,000

Amounts of cash in excess of £2,500, £5,000 or £7,500 must be accompanied at all times by at least two, four or six able bodied adults respectively.

Increased cash transit cover is available at a small additional cost. Please contact the NCPTA for further details.

Crossed cheques and non-negotiable documents are covered up to a limit of £250,000.

You are also covered for losses up to £200 where a company from which you have bought goods or services and which have not yet been delivered goes into liquidation.

**Personal Accident Assault Extension:** Cover under the money section is extended to include personal injury, as a direct result of theft or attempted theft of money, whilst on PTA business. Should personal injury be sustained, which has involved assault or violence, or the threat of assault or violence, the benefit applicable under the Personal Accident section will apply.

**All claims for loss of association funds must be submitted with a crime reference number in order to be processed.**

**A £50 excess applies to each claim under this section.**

## Section 5 - Fidelity Guarantee

This provides cover for you against fraud or dishonesty by your Treasurer or any committee members. It is a condition of the policy that cheques bear two signatures and an annual independent examination or audit of the accounts is carried out by someone other than a committee member or their relatives. It is the responsibility of the committee as a whole to ensure that the above is adhered to. You must always ensure that a reasonable standard of care and supervision of your monetary affairs is implemented.

### Limits:

Treasurer: £ 3,000

Committee member: £ 500

**All claims for loss of association funds must be submitted with a crime reference number in order to be processed.**

## Section 6 - Optional Insurance Schemes

### a) All Risks Cover for PTA Purchased Equipment.

It is possible that items such as books, computers and general equipment purchased by the PTA for the school will not be covered by the local authority. Cover for these items or items purchased for PTA use should be insured separately under this scheme. Included as part of the subscription-linked insurance package is £500 worth of all risks insurance for PTA purchased items. Should you require additional cover (i.e. in excess of £500) this is available at a cost of £4.20 per £100 (or part thereof). The policy is on a New for Old basis, and the sums insured should be based on the replacement cost of the equipment as new.

### The policy will exclude:

1. the first £100 of each and every claim
2. losses from unattended vehicles
3. perishable goods
4. damage caused by vermin

Theft cover will be restricted to loss following forcible or violent entry into or exit from the building in which the articles are stored. This insurance is on an annual basis.

### **b) Short Period All Risks Cover**

This is available for property, either hired-in or loaned on a temporary basis. Typical examples are bouncy castles, fashion show goods, model railway exhibitions, marquees, etc.

For a detailed quotation and terms, please contact the NCPTA. You will need to know the value of the items and the duration they will be in your possession for.

### **c) Buildings**

Cover can be arranged for buildings donated by a PTA to its school, or owned by the PTA, together with its contents if necessary, e.g. changing rooms, libraries, classrooms, etc. including covered (not open) swimming pools. Again, please provide full details to the office, and a quotation will be offered. We can also arrange cover for property such as playground equipment on request. The cover will be arranged directly through our insurance brokers, with the possibility of more favourable premiums to members of the NCPTA.

## **Additional Information**

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Listed below are some of the most common activities that associations run or supervise. For all of the activities listed below the NCPTA subscription-linked insurance cover will apply, providing the requirements of sections 1b, c & d (hired/borrowed equipment, vehicles on display at fetes and service providers, guest entertainers, operators) are complied with. This will ensure that your Association is able to provide full insurance cover for members of the public who attend your events.

### **Using Inflatables, catering at events, using marquees, fun runs, running after school clubs, pony rides, fashion shows, art exhibitions.**

For further information on these activities please refer to the information sheets (where applicable) or [www.ncpta.org.uk](http://www.ncpta.org.uk)

If you need more information about the cover provided, or if you have a specific problem about which you would like advice, please contact the NCPTA Advice Line on 01732 375460 between 9am and 5pm Monday-Friday.

## **CLAIMS**

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Any incident which may give rise to a claim under any of the policies must be reported immediately to the NCPTA using our Incident Report Form, which is available from the office.

If the incident is of a serious nature, particularly where injury is concerned or there is a material damage loss of over £1,000, please report immediately to the NCPTA by telephone: 01732 375460.

The Police must be informed in **ALL** cases involving theft, and where other circumstances warrant this action.

### **OUR INSURANCE BROKERS ARE:**

Towergate Risk Solutions Kettering, Kettering Parkway, Kettering Venture Park, Kettering, NN15 6XW

**[www.ncpta.org.uk](http://www.ncpta.org.uk)**