

# The Camping and Caravanning Club

Greenfields House, Westwood Way, Coventry CV4 8JH

**Green Paper Number:** 1.17 (version 2) please replace version 1

**Subject:** Insurance

**To:** All Secretaries

**From:** Director of Finance, HR and Business Systems

**Contact:** Sophie.morgan@campingandcaravanningclub.co.uk

Units are insured for normal camping and caravanning activities at meets, rallies and events where camping is taking place and the hire of buildings (such as school halls) for Unit events.

This includes the use of buildings by members within the boundaries of the campsite. If any damage is caused to these buildings whilst in your care, custody or control an excess of £250 is payable by the Unit; only amounts above this excess level will be recoverable under insurance.

Members are covered for the sale of food and drink they undertake themselves as part of meets, rallies and events subject to the activity not being the business of the member. For example, a member is a food caterer and attends the event in a professional capacity must have own business insurance. Where this is the case the member should provide evidence of their own insurance cover as per the public liability table.

Where third party suppliers attend a meet or rally, the organising committee must obtain evidence that the supplier has adequate public liability insurance cover. Organising committees must retain a written record of the supplier's insurance details including their policy number and a copy of their policy schedule along with the Unit's risk assessment for the supplier attending the event.

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**Copy to:**

- To National Councillors**
- To Region Secretaries**
- To Section National Secretaries**
- To District Association Secretaries**
- To Section Area Secretaries**



The following cover is required by third party suppliers attending meets or rallies.

<b>Public liability required</b>	<b>Activities</b>
£2m any one occurrence, unlimited in the aggregate	<ul style="list-style-type: none"> <li>- Musicians, bands and entertainers without public participation, such as comedians and jugglers;</li> <li>- Silent Discos; and</li> <li>- Non-activity based and exhibitors (e.g. charity collectors, RAC membership seller).</li> </ul>
£5m any one occurrence, unlimited in the aggregate	Caterers, catering trailers or food vendors.
£10m any one occurrence, unlimited in the aggregate	<ul style="list-style-type: none"> <li>i) Service providers with audience participation – examples bouncy castles, inflatables, fairground rides, sports and entertainment equipment;</li> <li>ii) Marquees;</li> <li>iii) Firework displays where performed by a third-party supplier; and</li> <li>iv) Any other sub-contractors or service providers not specified above.</li> </ul>

Where third parties provide equipment to be used by members such as bouncy castles, inflatables, fairground rides, sports and entertainment equipment the supplier must remain and operate the equipment for the duration of its use for the insurance cover to be valid.

There is no requirement to inform Club HQ of any third-party suppliers attending meets or rallies or provide evidence of their insurance cover subject to complying with the liability cover above.

If there are any questions regarding where a supplier fits in terms of public liability cover contact the Director of Finance, HR and Business Services.

A copy of the current cover letter in respect of Public/Products Liability insurance is included in **Appendix A**. Please ensure that your meets organiser has a copy of this document.

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## 2. Activities where specific rules apply

### **a. Hired in Plant Equipment**

The Club has cover for equipment hired by Units for specific events, such as generators and other equipment.

The cover specifically *excludes caravans and marquees*.

The cover under this policy is limited to:

<b>Event</b>	<b>Cover</b>	<b>Excess</b>	<b>Other restriction(s)</b>
Material damage/ compensation for loss/damage to the machinery (including the continuing cost of hire charges) whilst in the custody or control of the insured, at any situation to another	£150,000 Any one occurrence.	£1,000 each and every occurrence.	Maximum indemnity period for hire charges 3 months

*Cover Excludes Breakdown, Rubber Tyres, Water Borne Vessels, Underground Water Damage and Recovery, Normal Wear and Tear and Multiple Lifting.*

DAs, Regions and Sections wishing to use this policy should complete the form in **Appendix B** and send it to the Director of Finance, HR and Business Systems by email a minimum of one month prior to the date of hire.

### **b. Insurance of Unit Owned Equipment**

Club Care Insurance can provide insurance cover for all equipment owned by Club units. Any unit wishing to insure through Club Care should contact Nigel Coppen directly, with a list of equipment, sums insured and policy expiry dates:

#### **Colin Butler, Vantage Insurance Services Limited**

Juniper House, Warley Hill Business Park, Brentwood, Essex, CM13 3BE

01277 243149 / 07824 415969

[colin.butler@vantageinsurance.co.uk](mailto:colin.butler@vantageinsurance.co.uk)

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**c. Meets, Rallies and/ or Events with 500 or more attendees expected on any one day**

Please contact the Director of Finance, HR and Business Systems a minimum of one month before a planned Meet, Rally or use of a third party building for an event where 500 or more attendees are expected on any one day to ensure that we fully understand the planned activities and can ensure that appropriate insurance cover is in place to mitigate the additional risk of large events.

**d. Firework displays and bonfires**

Subject to complying with the requirements as set out by our insurers below, Units may hold firework displays run by members of the organising committee. The committee must ensure that:

- i) there is a written risk assessment (**Appendix C**) in place for the proposed event which has been reviewed and approved by the organising committee;
- ii) One member of the Organising Committee will be in direct charge of safety matters and not engaged in any other duties or activities which would prevent him/her from exercising general supervision;
- iii) the fire brigade has been notified of the details of the event at least 7 days before the event is due to take place and any actions they have requested to be undertaken are complied with;
- iv) the relevant local authorities have been notified and permission for the event granted and you must also ensure that any requirements from the authorities are fully complied with;
- v) all manufacturer's guidelines in respect of the storage and use of fireworks and sparklers are adhered to;
- vi) fireworks are purchased from a reputable supplier, used in accordance with manufacturers guidelines and are not modified in any way;
- vii) fireworks purchase and used at your event are category F2 or F3 only;
- viii) there is appropriate first aid presence on site, in line with the risk assessment document;
- ix) appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment;
- x) all members of the public are kept at least 25 metres from both the display area and any bonfire itself is behind appropriate safety fencing;
- xi) any firework display and/ or bonfire is kept at least 100 metres away from any premises, car parks or other storage of any flammable or dangerous materials;
- xii) any bonfire is kept at least 25 metres away from the firework display area, and is not located within 5 metres of any trees, fencing or other combustible material;

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- xiii) there will be no use of accelerants or other flammables on any bonfire;
- xiv) There will be at least one steward in attendance for every 100 spectators; subject to a minimum of two stewards per event;
- xv) an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event;
- xvi) at the end of the display a thorough check is undertaken (and a written record kept) of the area to ensure that no potential fire hazards remain - any bonfire area must be doused in water and the site will be inspected the next day in daylight to ensure no fireworks have been left.

### **e. Countryside care**

Countryside Care officers are ONLY insured for work carried out on UK Club sites. Head Office must be made aware of all planned work. Use of equipment such as power tools is permitted with the correct method statements and the correct training certificates to operate power tools are obtained; Cover will only be provided if the above is adhered to.

The Club is unable to provide insurance liability cover for activities undertaken by Countryside Care officers on any land other than sites run by Club employees, ie, UK Club Sites and Camping in the Forest sites.

Countryside care are not insured to undertake work at Meets, Rallies, THS's or public land.

If Countryside Care Officers wish to carry out volunteer work on land other than UK Club Sites, they will have to be insured by the owner of the land for the work to be completed.

In all instances when Countryside Care officers are working on land not insured by the Club, they must get documentary evidence of an agreement for them to work and the appropriate certificate of insurance.

### **3. Prohibited activities**

Sky Lanterns and Drones are not permitted to be used by Club Units.

### **4. Reporting of an incident and handling of a claim**

- If an accident or incident occurs which causes damage to property, people or equipment the Steward of the meet must complete an incident report form and send it to the Unit Secretary providing as much detail as possible.
- the Unit Secretary must pass a copy to the Director of Finance, HR and Business Systems to hold on file or deal with as appropriate.
- It is important that no individual from a Unit admits liability for an accident/ incident.
- If an individual believes they have a claim against the Club they should be told to put their

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claim in writing to the Director of Finance, HR and Business Systems.

- No Unit or member should answer any letters relating to an accident, incident, potential or actual claim from an individual, member solicitors or insurance company or pass any information on incidents at unit meets to individuals other than the Unit Secretary and the Director of Finance, HR and Business Systems.
- Any communications received by a Unit must be passed unacknowledged immediately to the Director of Finance, HR and Business Systems with any information the unit may have about the letter.

**March 2021**

GREEN PAPER

## Appendix A: Cover Sheet

Tricom House  
51 - 53 Hagley Road Birmingham  
B16 8TP  
United Kingdom

T +44 (0) 121 698 8000  
F +44 (0) 121 625 9000  
info@howdengroup.com  
www.howdengroup.com



28<sup>th</sup> February 2021

**TO WHOM IT MAY CONCERN**

Client Number  
630477

Dear Sirs

### Liability Insurance

We act as insurance brokers to The Camping and Caravanning Club and hereby confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

**Insured:** The Camping & Caravanning Club Limited  
The Camping & Caravanning Club (Franchising) Limited  
Camping in the Forest LLP

### COMBINED LIABILITY

**Insurer:** Hiscox Underwriting Limited  
**Policy No:** HU PI6 8085425  
**Policy Period:** 28<sup>th</sup> February 2021 to 27<sup>th</sup> February 2022

#### Limit of Indemnity:

Public & Products Liability	£10 million	any one claim (costs in addition) (any one period for Products / Pollution - costs inclusive)
Abuse	£2 million	any one period (costs inclusive)
Employers Liability	£10 million	all claims (costs inclusive) which arise from the same accident or event (Terrorism £5 million any one period)

Subject to the policy terms, conditions and exclusions.

### EXCESS LIABILITY

**Insurer:** Allianz Insurance plc  
**Policy No:** SZ29215135  
**Policy Period:** 28<sup>th</sup> February 2021 to 27<sup>th</sup> February 2022  
**Limit of Indemnity:** £5 million in excess of the underlying Limits of Indemnity in respect of Public Liability and Products Liability under policy number HU PI6 8085425 as shown above

## Appendix B: HIRED IN PLANT INSURANCE REQUEST FORM

This form must be completed and sent by email to the **Director of Finance, HR and Business Systems** at least one month before the date of hire.

The Director of Finance, HR and Business Systems will acknowledge receipt of your form and advice of any items that cannot be covered;

Cover will only be affected on the items listed on the form below and all items to be covered under the insurance must be hired under the Contractors Plant Associated Conditions ("CPA").

<b>Name of DA/ Region/Section</b>	
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**Hired in Plant Insurance requested for the equipment listed below:**

No.	Description of equipment	Replacement cost	Supplier/ Hired from	Dates of insurance	
				From	To
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

I confirm that the above equipment will be stored securely whilst in our possession and the terms of the Hire contract comply with CPA Conditions.

**Print Name**

**Signed**

**Dated**



# FIREWORK RISK ASSESSMENT

Risk assessment is an essential tool when planning and setting up a display to ensure the smooth and safe operation of the event.

## THE GENERAL PRINCIPALS

- Identify hazards (The potential to cause harm)
- Who may be harmed and how? (Firer's, stewards, members, etc).
- How likely is it that somebody will be harmed?
- Are adequate controls in place?
- Are any additional controls required?

**Hazard:** An activity or situation that has the potential to cause injury or ill health

**Risk:** The likelihood of something going wrong and the seriousness of the outcome

## EVENT DETAILS

Organizing Region, Section of District Association	
Date of event	
Location	
Name of individual responsible for display	
Contact number individual responsible for display	
Names of all individuals involved in display	

## FIREWORK RISK ASSESSMENT

<b>SECTION 1: SITE</b>	<b>YES/NO OR DETAILS</b>	<b>DETAILS OF CONTROL MEASURES</b>
Is the layout and size of the firing area adequate? [minimum 50m x 25m area]		
How close to the firing area are spectators? [minimum 25m from the firing zone and opposite to fallout area/ dropping zone]		
Is the fallout area/ dropping zone adequate? [minimum 100m x 50m in a downwind direction]		
Is the display held away from the meet camping area to avoid damage?		
Is the display held sufficiently away from buildings, roads and members of the public to mitigate the risk of damage?		
Are there any overhead or adjacent obstructions?		
Are spectators prevented from accessing the firing and fall out areas?		
Is there access for Emergency Services		

# FIREWORK RISK ASSESSMENT

SECTION 2: FIREWORKS	YES/NO	DETAILS OF CONTROL MEASURES
Are the fireworks in date and comply with BS7114 1988?		
Are there adequate storage facilities before and on the day of the display?		
Are there adequate instructions available?		
SECTION 3: COMPETENCE OF FIRER'S	YES/NO	DETAILS OF CONTROL MEASURES
Do they have previous experience of performing a firework display		
Will fireworks be lit by Hand "portfire" device or similar?		
Is adequate protective clothing worn (gloves, goggles, hard hat etc.)?		
Have instructions been given regarding misfired and partly spent fireworks?		
Have all firer's been adequately instructed in the firing sequence?		
SECTION 4: CROWD SAFETY	YES/NO	DETAILS OF CONTROL MEASURES
What is the expected crowd size?		
How many stewards are there and is this sufficient to maintain safety		
Are there barriers provided where necessary?		
Have relevant emergency services been informed?		
Have you identified someone as an emergency site contact on the night?		
Have you considered the issue of sparkler safety?		

# FIREWORK RISK ASSESSMENT

<b>SECTION 5: FIRE SAFETY</b>	<b>YES/NO</b>	<b>DETAILS OF CONTROL MEASURES</b>
Are there adequate number of extinguisher, sand/water buckets etc.?		
Are there adequate numbers of people trained to use the above?		
Is the fire fighting equipment suitably located (Conspicuous and accessible)?		
<b>SECTION 6 ENVIRONMENT</b>	<b>YES/NO</b>	<b>DETAILS OF CONTROL MEASURES</b>
Is there a procedure in place to modify or cancel the event?		
Are you confident that the display will not cause a statutory nuisance?		
Is there a risk to adjacent properties? If yes, can the risk be minimized?		
Have neighbours have been informed of the proposed display by the meet organisers		
Is there a risk to pets and livestock close to your event?		

# FIREWORK RISK ASSESSMENT

**OTHER RISKS**

Please state any other risks you have identified below and the measures take to diminish the risk

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<b>RISK ASSESSMENT SIGN OFF: FIREWORKS DISPLAYS</b>	
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<b>Assessment of safety undertaken by (Name, Position, Signature):</b>	<b>Date:</b>
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<b>Assessment reviewed and approved as safe by (Name, Position, Signature)::</b>	<b>Date:</b>
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