

Frequently asked questions direct from Zurich

Updated September 2020

Your Parentkind membership insurance has been arranged by Zurich specifically to meet the needs of today's PTA. Parentkind introduce an insurance provider with a background of providing school insurance, Zurich Insurance plc, to provide you with an insurance cover as part of your membership fee.

To help you understand the cover a little better, Zurich has pulled together some responses to the frequently asked questions Parentkind receives each year from our members about insurance.

Please also read these questions in conjunction with **your insurance policy summary** which is an easy to use document listing the types and level of cover included. If you require any further information that is not covered in this document and is related to your Parentkind membership, please ring us in the first instance on **0300 123 5460**.

For any insurance queries relating to Coronavirus, please visit the following dedicated website pages:

www.zurich.co.uk/insurance/coronavirus

www.zurich.co.uk/business/coronavirus/risk-management

Further risk management guidance on a range of topics such as using bouncy castles and running a firework display can be found on the Health and Safety Executive web-site at www.hse.gov.uk

Interpreting these FAQs

These FAQs are intended to give some general guidance around how the Parentkind Membership Insurance policy may respond in the event of a claim. They are for illustrative purposes only and should be not considered to be any definitive assurance of the policy's response. All losses are influenced by a range of factors which vary from case to case and affect the outcome of any claim.

Please see the insurance summary document, policy schedule and policy wording for full details of your insurance. These documents are available upon request from Zurich Municipal on **0800 232 1927** or parentkind@uk.zurich.com.

General	
What is Public Liability Insurance?	<p>This line of cover protects your PTA from a third party accusing you of a negligent act.</p> <p>Your insurance includes:</p> <ul style="list-style-type: none"> • cover for your volunteers • damage to third party property • damage to third party persons (injury) • products liability • property owners liability • legal costs. <p>Public liability covers your legal costs and damages if you are sued and it is shown that your negligence caused the death or injury to someone else, or damage to their property. The negligence can be from something you have done, or failed to do, or from products you have supplied.</p> <p>This section of the policy will only provide cover where the PTA was negligent, which generally means that the PTA will need to have organised and supervised the event where the death or injury occurred. The PTA may still be held responsible for the actions of their members or volunteers if they're attending an event organised by someone else.</p>
What is negligence from an insurance perspective?	Negligence is a failure to take reasonable care to avoid causing injury to another person, or damage to their property.
What is Personal Accident cover?	Personal Accident cover provides agreed benefits in respect of PTA members following death or disablement arising from an accident and/or an assault at a PTA event.
What is Crime cover?	<p>The crime extension covers your PTA where you incur a financial loss resulting from:</p> <ul style="list-style-type: none"> • direct losses of money, property or securities arising from fraud committed by employees or volunteers, such as an employee or member stealing money • computer fraud – theft resulting from hacking into PTA's computer systems by a third party, i.e. hoax emails • funds transfer fraud - theft of funds by fraudulent transfer by third parties, such as account scams. • forgery and counterfeiting – false signatures or amendments to documents etc., or currency crime, by third parties. <p>Please note that the Material Damage or Money covers will respond in the event of theft of your property.</p>
Do you have any guidelines on risk assessments?	<p>Risk assessments really help in defending a claim and provide evidence that you took steps to think about and manage risk.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
We have been asked to provide our insurance policy number. What is it?	<p>Your policy number is XAO – 272093 – 5913.</p> <p>Full details of your policy cover are included the policy number are on the Policy Schedule, which should be read in conjunction with the Policy Wording. These documents are available upon request from Zurich Municipal on 0800 232 1927 or parentkind@uk.zurich.com.</p>

<p>Do we need to DBS check our members or volunteers?</p>	<p>It is a legal requirement that DBS checks are conducted on those members or volunteers who are undertaking a regulated activity. DBS checks to “Enhanced with Barred list” level should be undertaken for these activities.</p> <p>Regulated activity is any form of activity, which involves unsupervised contact with children or vulnerable adults to either:</p> <ul style="list-style-type: none"> • teach, instruct, train, care for or supervise children, or provide advice or guidance on well-being and where this activity is carried out by the same person once a week or more, or on 4 or more days in any 30-day period; or • teach, instruct, train, care for or supervise children, or provide advice or guidance on well-being as an activity undertaken overnight, regardless of how often this occurs; or • drive a vehicle where all passengers are children; or • assist with or provide relevant personal care e.g. washing, dressing, toileting etc. <p>Regulated activity does not include family arrangements, and personal, non-commercial arrangements.</p> <p>It also does not include work by 'supervised' volunteers provided that the activity is supervised by someone who has undergone a DBS check.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>What if they only help occasionally or it's for a one-off event?</p>	<p>Individuals who are undertaking work with children on an occasional or one-off basis cannot be the subject of a DBS check.</p> <p>The PTA should still ensure that the interaction with children is included within the Risk Assessment</p> <p>If an individual is having frequent (e.g. once a week or more) contact with children, regardless of whether they are being supervised or not, for the purpose of caring for, training, supervising or being solely in charge of children, then a DBS check to “Enhanced” level can and should be undertaken.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Do you provide Trustees Indemnity insurance? We note that Directors and Officers Liability has been added to our Parentkind Membership Insurance policy?</p>	<p>Following feedback from our members, the Parentkind Membership Insurance policy has been extended to provide Directors’ and Officers’ Liability cover. This is essentially the same as Trustees Indemnity.</p> <p>Directors’ and Officers’ Liability cover provides protection to the members of the PTA should they have a claim brought against them, by other people or companies who have suffered a financial loss as a result of the members decisions.</p>
<p>Who counts as a volunteer?</p>	<p>A volunteer would be anyone who is doing work on behalf of the PTA who is not making a personal profit for their services. The PTA may cover their expenses however.</p> <p>This will include people helping the PTA to organise an event, or man the coconut shy at the fete, or doing some gardening work. Provided the person in question is doing the activity on behalf of the PTA and does not:</p> <ul style="list-style-type: none"> • have a stall or performs at 10 or more events a year; or • have their own trading name; or • have a website or online page set up specifically to promote the trading activity (e.g. a Facebook page in the name of their “business”). <p>Then we would still classify them as a volunteer.</p> <p>Anyone (including children) who are attending an event alongside a volunteer who are not a volunteer themselves would not be covered under this policy.</p>
<p>Some parents have volunteered to help decorate, build, or cut down trees around the school. Is this covered?</p>	<p>The Zurich policy covers for any volunteer carrying out work on behalf of the PTA. Activities should be risk assessed and industry and HSE guidance followed.</p>

<p>I need to make a claim. Who should I contact?</p>	<p>If you have a claim for loss or damage to property owned by the PTA please call 0800 876 6984.</p> <p>For any other claims please call 0800 917 7204.</p> <p>Please have your membership number available when making a claim.</p> <p>If you have damage to a property which requires out of hours emergency assistance, please call 0800 028 0336.</p> <p>To report a claim online please visit: Liability - www.zurich.co.uk/municipal/en-gb/existing-customers/make-a-claim/liability-insurance-claim Property- www.zurich.co.uk/municipal/en-gb/existing-customers/make-a-claim/property-insurance-claim Motor - www.zurich.co.uk/municipal/en-gb/existing-customers/make-a-claim/motor-insurance-claim</p>
<p>What cover is provided under the policy in respect to General Data Protection Regulation 2018 (GDPR)?</p>	<p>The policy will cover the PTA for legal costs and third-party compensation that the PTA are legally liable to pay due to a breach of GDPR.</p> <p>The policy will not cover:</p> <ul style="list-style-type: none"> • fines, penalties, liquidated, punitive or exemplary damages • the cost of replacing, reinstating, rectifying or erasing any personal data or notifying any person regarding loss of personal data • where the PTA has committed any deliberate or criminal act giving rise to any claim under this extension.
<p>Events</p>	
<p>What is the total number of people we can have at our events?</p>	<p>An event which is being organised by the PTA is automatically covered under the policy if there are fewer than 3,000 attendees expected to be present at any one time.</p> <p>If there are more than 3,000 expected, we would request that you complete a Large Event Proposal form and send this to Zurich at parentkind@uk.zurich.com.</p> <p>Do bear in mind that if you are applying for licenses (TENS/Entertainment) these normally only cover up to 500 attendees.</p>
<p>Are we covered for holding events which are not on the school's property?</p>	<p>The policy will cover for any event which is being organised by the PTA. It does not need to take place on the school's property.</p> <p>Risk assessments become even more important if you're holding events at locations which you're not familiar with, and you should ensure that your chosen location has their own insurance in place should someone attending be injured due to the poor state of the premises.</p>
<p>How does our insurance cover work where we are holding a joint event with another PTA or voluntary organisation?</p>	<p>Your policy will operate for third party property damage or injury to a member of the public where your PTA is deemed legally liable for. When jointly holding an event with another organisation, you should ensure the other organisations involved have adequate insurance in place to cover claims that they become responsible for. Risk assessments should clearly articulate who is responsible for what when jointly planning an event.</p> <p>If external businesses are providing services, such as food or rides, you should check they have their own insurance, and that it is in force on the day of the event.</p>
<p>Are we covered for goods in transit?</p>	<p>Yes, you are covered for up to £1,000 for goods in transit in a single consignment, or up to £5,000 in total.</p>
<p>Can we have Chinese lanterns and/or balloon releases at PTA events?</p>	<p>Yes, the policy will provide cover for both, providing a risk assessment is in place.</p>
<p>Are we covered for Colour Runs?</p>	<p>Yes, the policy will provide cover, providing a risk assessment is in place.</p>
<p>Are we covered for Roller Discos?</p>	<p>Yes, the policy will provide cover, providing a risk assessment is in place, for any claims that your PTA is legally liable for. However, we expect these events to take place at a suitable venue with appropriate supervision, such as a roller skate rink. We also expect these facilities to have adequate insurance in place for any liabilities they become responsible for, i.e. slips/trips due to floor defects so please ensure appropriate cover is in place.</p>
<p>Do we have any cover if we have to cancel our event, for example due to bad weather?</p>	<p>Our package policy does not extend to cover financial loss from cancellation of an event that is not of an insured nature, i.e. poor weather conditions. However, there are many insurance providers who can arrange Events or Abandonment Cancellation Insurance cover at competitive prices.</p>

Animals	
<p>We are having a pony rides/donkey rides at our event and wondered if this is covered under our insurance?</p>	<p>We would suggest the individual or organisation providing or owning the animal should have their own insurance in place.</p> <p>If the animal is owned by a PTA member and they do not have separate insurance, then cover would be available under your PTA policy.</p> <p>Please note that the cover would not be for the animal itself i.e. if it was injured or died. The policy would only cover injury to third parties or damage to third party property where your PTA was negligent.</p> <p>It is worth noting that the Riding Establishments Act requires that organisations who are 'carrying out the business of keeping horses to let them out for hire for riding or riding instruction'. They are required to have their own insurance in place and owners of animals should undertake their own investigations to ensure that they meet the minimum legal requirements.</p> <p>Sufficient risk assessments should be carried out prior to the event taking place, including safety equipment, siting of the animals, suitability of the animals etc.</p>
<p>The PTA would like to hold a dog show where participants bring in their own animals.</p> <p>Or we'd like to have a pet's corner at our event, where people bring in their own rabbits, guinea pigs, chickens etc. Would this be covered?</p>	<p>Yes, the policy would cover the PTA if anyone suffers an injury or damage from a pet or other small animal present at a PTA event, and if you are held responsible.</p> <p>However, owners remain responsible for the supervision and handling of their animals, so we would suggest the third party who provides/owns the animal should have their own insurance in place.</p> <p>Individual participants may find that they have Personal Liability insurance under a Home, Motor or Pet insurance policy which would cover them for their participation.</p> <p>Please note that the cover would not be for the animal itself i.e. if it was injured or died. The policy would only cover injury to third parties or damage to third party property where your PTA was negligent.</p> <p>We would expect any animals deemed as dangerous or unsuitable to not be used.</p> <p>Sufficient risk assessments should be carried out prior to the event taking place.</p>
Beauty Products and Treatments	
<p>Can we sell beauty products at PTA events?</p>	<p>Yes. Bought in, professionally manufactured beauty products can be sold as long as they are not tampered with.</p> <p>Items which have been handmade may be sold by the PTA provided that they have been risk assessed and are fit for sale.</p>
<p>Are we covered to apply any cosmetic treatments such as face painting, tattoos, stick on glitter tattoos or nail polish?</p>	<p>Yes, the policy will provide cover. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance.</p> <p>If the activity is being provided by an external organisation, they should have their own Public Liability insurance in place.</p>
<p>We are holding a pamper evening. One of the mums works at a local beauty salon and wants to come in to do treatments. She isn't covered by her work insurance because she is doing this as an individual, but she will be keeping the money she makes on the night. Does she need her own insurance?</p>	<p>Yes, she does.</p> <p>If a third party is offering a service on behalf of the PTA for which they're making a personal profit, then they are not acting as a volunteer of the PTA. Whilst she might only be making a modest amount, she is conducting a business activity as a sole trader and should have her own insurance in place. Where she is not making any profit for this activity, we would consider her to be part of the PTA and would not require her own insurance.</p>

Camping	
We are looking to arrange an overnight camping event, with a camp fire. What do we need to consider?	<p>Camp fires and fire pits are covered at these events. Proper risk assessments should be carried out and a common-sense approach taken.</p> <p>Children should be adequately supervised and safeguarding policies need to be created and followed. We suggest following the school's safeguarding policies.</p> <p>It is a legal requirement that PTA Members or volunteers who are conducting regulated activities are the subject of a DBS check.</p> <p>Any parents who are present with their own children will be there as part of a 'family arrangement' and so therefore, will not be required to be DBS checked.</p> <p>Please see the question regarding DBS checks and safeguarding in the General section above, and further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
Carnivals and Processions	
Our PTA would like to take part in the local carnival. Are we covered for taking part in walking processions? Can we have a float on the back of a lorry?	<p>Processions and carnivals which you are organising are covered as standard if there are fewer than 3,000 people attending. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance.</p> <p>If there are more than 3,000 we would request that you complete a Large Event Proposal form. Please contact us at parentkind@uk.zurich.com or on 0800 232 1927.</p> <p>If you are taking part in an event organised by someone else, you are still covered if there are fewer than 3,000 people from your PTA attending.</p> <p>If you're using vehicles, such as a flatbed lorry with people riding on the back on the public highway then these would fall under the Road Traffic Act, and we would consider anyone riding on the vehicle as a passenger so appropriate Motor insurance should be in force.</p> <p>If the vehicle is stationary and immobilised and on private land however then we would consider this to be a fixed stage rather than a motor vehicle and would cover this under to the Public Liability section of the policy. There should be a limit to the number of people on the stage at any one time.</p>
Equipment and Storage	
If we store items in our own garages or a PTA garage will they be covered? Is alcohol that is stored in a garage covered?	Yes, as long as the garage is secure.
Would the use of equipment owned by parents or friends used at PTA events be covered?	<p>Yes. Non-electrical equipment such as tables and chairs would be covered. Electrical equipment will also be covered, but best practice would be for the item in question to be PAT tested.</p> <p>If items are brought from home and PAT testing is not available, we recommend that the PTA does a visual inspection and records this. PAT testing is not a legal requirement to use electrical items.</p> <p>There are special rules around the use of Bouncy Castles, and other play inflatables. See the section on Inflatables for more information.</p>
We have equipment which we own but keep offsite, for example at one of our homes. Do you have requirements regarding security for high value items?	It would depend on what the equipment is, but we do expect that the level of security in place is reasonable for the items being stored. Evidence of forcible entry will be needed in the event of a claim.
We are hiring in some equipment for our PTA event, e.g. PA system for summer fete? Will this be covered if it's damaged?	<p>Yes. The policy will automatically cover you for up to £10,000 of hired in equipment at any event. We would expect you to treat items which are hired in with the same level of care as would be given to items which you own yourself.</p> <p>If the equipment is being loaned rather than hired for a fee under a contract, then these would be insured under the section for "Property owned by the Insured".</p>

Fireworks	
<p>Do we need to need to let you know about, or get approval from you, to run our Firework event?</p>	<p>If there are more than 3,000 attendees expected, or if you are setting off the fireworks yourselves, we would request that you contact us at parentkind@uk.zurich.com or on 0800 232 1927.</p> <p>We will cover all PTA organised events with up to 3,000 people attending at any one time, without requiring any additional information or premium.</p> <p>We do require that:</p> <ol style="list-style-type: none"> You conduct a full, written risk assessment. Comply with guidance provided by Health and Safety Executive or industry regulations which may apply.
<p>Are we covered for fireworks events if we set off the fireworks ourselves?</p> <p>We are organising a firework event and we have a display company coming in to run the fireworks for us. Is this covered under our insurance?</p>	<p>Yes. The policy will cover the PTA for any losses which they're held responsible for.</p> <p>Should a display company be responsible for causing an injury to someone or damage to their property, then they would be responsible for picking up any insurance claim.</p> <p>The PTA should ensure that the display company has adequate Public Liability insurance in place, ideally to a limit of £10,000,000.</p> <p>If the display company does not have adequate insurance in place, then the PTA may be held to be liable as the overall organisers of the event. We would continue to provide cover to the PTA if this was the case.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Is the use of sparklers covered under the policy if we are selling them at the event?</p>	<p>Yes, subject to risk assessments being undertaken.</p> <p>The following would be considered best practice:</p> <ul style="list-style-type: none"> sparklers to be supplied by PTA only, not to be brought in from home never give sparklers to under 5s or children not accompanied by an adult make sure the children are holding gloves – have some spare pairs of gloves available show children how to hold sparklers – away from body and at arm's length have an area for sparklers; do not allow them to be taken into the crowd have a bucket of water to extinguish sparklers; as soon as they have burnt out, plunge the sparklers into the bucket and leave them there - they stay hot for quite a time.
<p>We are planning to sell glow sticks at our event. What happens if the glow stick breaks and is accidentally swallowed or goes in a child's eyes?</p>	<p>This would likely be the manufacturer's liability. We would recommend that you obtain the sticks from a reputable outlet, and leave the snapping of the stick to the purchaser so there can be no liability on behalf of the PTA.</p>
<p>What is the distance that the public should be from fireworks and bonfires?</p> <p>Our field is not large enough to meet the recommended distances in the HSE Guidance. We have a display company doing our fireworks who said that these distances are just a recommendation, and they can still run a safe event in a smaller space. Am I still covered?</p>	<p>The HSE produces a range of information and guides on running safe Firework events which are free to download from their web-site. The two key documents can be found at: http://www.hse.gov.uk/explosives/fireworks/using.htm http://www.hse.gov.uk/explosives/fireworks/index.htm</p> <p>You can gain further guidance on distances and other aspects of managing an event safely from Parentkind on 0300 123 5460.</p> <p>The guidance provided by HSE is the recommended limits we would expect most displays to comply with. However, where reputable, suitably qualified, experienced organisations are able to manage the event safely using smaller zones then we would accept reduced distances.</p> <p>We would require the display company be able to provide the PTA with a copy of their own risk assessment noting the smaller zones, and also that they have their own Public Liability ideally to a limit of £10,000,000 as any losses would be covered under the organisers insurance.</p>

First Aid	
What are the first aid requirements at events? Do we need to use professional first aiders?	<p>We do not provide guidance or set minimum levels of first aid coverage as this should be driven by you as part of your risk assessment.</p> <p>For a small event, a qualified first aider is suitable but for larger events (500+ attendees) a professional presence, such as from St John Ambulance or the Red Cross may be more appropriate. Other factors such as what events or attractions are taking place should form part of the decision-making process.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
Would our volunteer first aiders be covered under the Public Liability, if they did something and someone sued?	<p>Yes. If the first aiders are provided by the PTA for the purposes of covering the event then this would be considered to be part of the activities of the PTA.</p>
Food and Drinks	
If someone has food poisoning or an allergic reaction to food we've served at a PTA event, is this covered by the insurance? Would it matter if we bought the food or made it ourselves?	<p>Yes, the policy will provide cover to the PTA for injury caused by the provision of food and other products.</p> <p>The preparation and provision of food should be covered under the Risk Assessment. More information can be found on the Food Standards Agency website https://www.food.gov.uk/business-industry/caterers/food-hygiene/charity-community-groups.</p> <p>There is no difference from the PTA's point of view as to whether the food was bought from a third party or they made it themselves.</p>
We want to organise a BBQ for a PTA event. Would this be covered? Are we okay to borrow a BBQ belonging to a parent?	<p>Yes, the policy will provide cover for a BBQ and will cover all volunteers doing the cooking and serving of food. The activity should be fully risk assessed including the siting of any gas canisters, and food safety and hygiene standards followed.</p> <p>If the parent is loaning the BBQ free of charge, we would consider them to be a volunteer of the PTA and the items on loan would be covered within the £12,500 limit for material damage. If the PTA is hiring a catering organisation to come down and conduct the activity, they should have their own insurance in place.</p>
Inflatables	
Our PTA owns a bouncy castle. Do we need to have this inspected annually? If so, by who?	<p>If a PTA is using a bouncy castle under any circumstance, our requirements are that the equipment being used meets the criteria of the Health and Safety Executive, Industry and Regulatory requirements.</p> <p>There is specific Health and Safety guidance including setting up safely, supervision, maintenance and other risk assessment topics in relation to the use of bouncy castles which has recently been updated and can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
Are we covered to hire in bouncy castles, Zorbs and Sumo Suits, and supervise the activity ourselves?	<p>Yes, however you should ensure that the supplier provides you with adequate training and instruction in the correct use and supervision. We recommend you set up an agreement between yourselves and the hirer so that both parties understand what their responsibilities are and what the scope of insurance is.</p> <p>Our requirements are that the equipment being used meets the criteria of the Health and Safety Executive, Industry and Regulatory requirements, which has recently been updated to include requirements relating to hiring inflatables and supporting documentation needed to ensure the requirements are met.</p> <p>There is specific Health and Safety guidance including setting up safely, supervision and other risk assessment topics in relation to the use of bouncy castles and can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>

<p>A parent owns a bouncy castle. Can we use it?</p>	<p>If a PTA is using a bouncy castle under any circumstance, our requirements are that the use of the equipment being used meets the criteria of the Health and Safety Executive, Industry and Regulatory requirements. The criteria that needs to be met has recently been updated and can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm.</p> <p>The guidance notes from the Health and Safety Executive state that "Health and Safety law will apply to the supply, hire and use of inflatables for commercial purposes. It does not apply to private, domestic buyers and users".</p> <p>Whilst the equipment may be owned and generally used for private and domestic use, if it's being used at a fete with members of the public being permitted to use it, then it will fall into the definition of "commercial purposes" and further Health and Safety legislation will become applicable.</p> <p>There is specific Health and Safety guidance relating to the use of bouncy castles which can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>We own a bouncy castle – can we hire this out to other people? Will this be covered under our Policy?</p>	<p>If the bouncy castle is being used for hire, then it would be classified as being used for commercial purposes. The policy requires that your equipment meets the Health and Safety Executive criteria, Industry and Regulatory requirements and is appropriately risk assessed before hiring any equipment to a third party. This has recently been updated, please refer to the link below. Health and Safety law may be applicable and annual inspection by a qualified and certified inspector undertaken.</p> <p>We recommend you set up an agreement between yourselves and the hirer so that both parties understand what their responsibilities are and what the scope of insurance is. You should ensure that you are providing the hirer with appropriate instruction and information regarding the safe use of the equipment.</p> <p>You should also check the condition of the item with the hirer prior to use, so that any faults are picked up before and documented.</p> <p>There is specific Health and Safety guidance relating to hiring bouncy castles which can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>We are hiring a bouncy castle and they only have £5million PL insurance. Our local authority/school are saying we can't use them unless they have a minimum of £10million. Is this something Zurich can help with?</p>	<p>Where a third party requires a minimum Public Liability insurance cover for use of inflatables on their land, i.e. a Local Authority, you need to ensure that the hiring company has adequate Public Liability insurance in place to cover the costs for claims that they are deemed legally liable for. Most Local Authorities or other organisations require a minimum of £10million PL cover, however, you would need to check with them of their specific requirements.</p>
<p>We are holding a Tug of War at our fete. Are we covered?</p>	<p>Yes, however a full risk assessment should be carried out for these activities, which will include adequate inspection and maintenance of equipment, and any relevant Health and Safety Executive guidance to be followed.</p> <p>Where possible we would expect for an experienced third party with their own appropriate insurance arrangements to be brought in to run these activities.</p>
<p>Money Issues</p>	
<p>Do we need to have our accounts examined every year?</p>	<p>Any PTA with a gross income of more than £25,000 in a financial year are required to have their accounts independently examined. Any PTA with a gross income below this threshold is not required to have their accounts examined.</p> <p>We do recommend that the PTA get their accounts examined each year by an appropriate person if gross income is below the threshold.</p>
<p>Would we be covered if the Treasurer or other committee member stole money from the PTA?</p>	<p>Your policy includes cover for theft of funds by a treasurer, committee member, or possibly a volunteer. Please see the insurance summary document, policy schedule and policy wording for full details of your insurance. These documents are available upon request from Parentkind on 0300 123 5460.</p>

<p>Our Treasurer's house was burgled and the cash from the fete was stolen. She was going to count this at home so we don't have an accurate record of how much was taken. Would this still be covered?</p>	<p>Any claim that can't be substantiated would be declined. The cash should be counted prior to leaving the event and a record should be kept of how much was counted. If it's a large event, then the count could happen during the event rather than leaving it until the end and the Treasurer normally supervises the PTA volunteers who do the counting.</p> <p>We recommend that there are at least two people doing the counting. Money should ideally be banked straight away or be put in the school safe.</p> <p>The limit for cash cover in a private house is £1,000 so if you have more than this, it should be divided between the committee members and a record kept of each amount and where the address it will be kept at. A police crime number will also be required to pursue a claim.</p> <p>Please see the insurance summary document, policy schedule and policy wording for full details of your insurance.</p> <p>These documents are available upon request from Parentkind on 0300 123 5460.</p>
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Special Events and Fundraising

<p>Do we need to let you know or get approval from you, to run a special event such as a fete or firework display?</p>	<p>If there are more than 3,000 attendees expected we would request that you complete a Large Event Proposal form. Please contact us at parentkind@uk.zurich.com or on 0800 232 1927.</p> <p>We will cover all PTA organised events with up to 3,000 people attending at any one time, without requiring any additional information or premium.</p> <p>We do require that:</p> <ol style="list-style-type: none"> You conduct a full written risk assessment. Comply with guidance provided by Health and Safety Executive or industry regulations which may apply. <p>As per the above guidance on firework events, if the PTA is setting off fireworks themselves, we would request that you contact Zurich at parentkind@uk.zurich.com or on 0800 232 1927.</p>
<p>Will we need to pay an additional premium if we organise an event for more 3,000 people?</p> <p>If so, how much will this cost?</p>	<p>Yes, you will probably have to pay an additional premium for large events where over 3,000 people are attending at any one time.</p> <p>Each event will be reviewed individually based on its unique features, so it is not possible to provide any indication of the costs.</p> <p>Any additional premium which may apply will be based on the size of the events and the types of activities you are doing.</p> <p>Some activities increase the risk of an accident occurring, such as the provision of alcohol, the use of stages, fireworks or pyrotechnics, the use of bouncy castles and so on. These factors will affect the additional premium required.</p>
<p>We are keen to run a fashion show or an arts show. We have never done this type of event before and wondered if we are covered under the policy?</p> <p>Are we covered to run a bag pack at a local supermarket to raise funds for the PTA?</p> <p>Is the PTA covered to organise a sponsored event, such as a fun run or sponsored cycle?</p>	<p>Yes. We are covering all events run by the PTA with less than 3,000 people attending as standard.</p> <p>We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive Guidance.</p> <p>If the event includes items which you are borrowing and are therefore responsible for, or unusual/higher risk items such as statues or works of art, then these should be referred to Zurich. Please contact us at parentkind@uk.zurich.com or on 0800 232 1927.</p> <p>Any items owned by the PTA are covered up to the value of £14,375. Please contact us at parentkind@uk.zurich.com or on 0800 232 1927 if you need additional cover.</p>

<p>Are there any age restrictions for entrants?</p>	<p>There are no age restrictions on entrants to events under the insurance policy, however, some sections of cover (e.g. Personal Accident) have some limitations around the level of benefit for older and younger people.</p> <p>Please see the insurance summary document, policy schedule and policy wording for full details of your insurance. These documents are available upon request from Parentkind on 0300 123 5460.</p>
<p>What if some of our members enter a sponsored event organised by someone else, such as Moonwalk, Three Peaks Challenge or London to Paris bike ride and offer to donate their sponsorship money to our PTA, would this be covered by the insurance?</p>	<p>If a member of the PTA is taking part in the activity as part of a PTA organised and approved "team effort" then we would consider participants to be under the supervision of the PTA, and the policy would provide cover for your liability.</p> <p>We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance.</p> <p>If members of the public, or members of the PTA opt to take part in an event organised by a third party (e.g. the London Marathon) and wish to donate the funds raised to the PTA this would not be considered to be an activity organised by the PTA, so cover would not apply.</p> <p>Individual participants may find that they have Personal Liability insurance under a Home or Motor insurance policy which would cover them for their participation.</p>
<p>Are we covered for Father Christmas to come to our event? He's a dad/granddad of a child at the school.</p>	<p>Yes. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance for any event.</p> <p>DBS checks cannot be undertaken on individuals who are undertaking one-off or infrequent activities so the potential risk to children should be included within this Risk Assessment.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>The school where we are holding our fete has been closed due to fire/flood. Do we have cancellation cover?</p>	<p>There is no cancellation cover available on the policy.</p>
<p>We are running a fashion show/art show/exhibition. Is the equipment covered whilst it is in our care?</p> <p>What if the company we borrowed the clothes from claim some of them have come back smelling of cigarettes and body odour and want us to replace them. Is this covered?</p>	<p>Yes. The policy will cover for property which you own or are legally responsible for. This will include items which are on loan to you for an event if you have agreed to accept responsibility for them.</p> <p>The policy will automatically cover up to £12,500 for all items which you own or are on loan to you, and up to £10,000 for items on hire.</p> <p>If you are being loaned or hiring items of a greater value you may require additional cover.</p> <p>We would ask that any items borrowed or hired in are treated with the same care as you would give for your own property. There should be some agreement between the company loaning the items and the PTA around the use of the garments.</p> <p>It would be assumed that there may be some general "wear and tear" from the use of garments at events. This would be considered to be an expected outcome of use, and the insurance policy would not cover general cleaning costs.</p>
<p>We have been invited to host a stall/provide an activity/provide refreshments at an event run by another organisation. Are we still covered?</p>	<p>Yes, we will cover your activities whilst attending an event run by someone. Risk assessments should still be carried out, and it should be clear what the responsibilities of the PTA and the "host" organisation are.</p>

<p>We are organising a duck race on a local river. Is this covered?</p>	<p>Yes, we will cover this activity, but it must be fully risk assessed and managed.</p> <p>We would recommend that:</p> <ul style="list-style-type: none"> • children should not be permitted to enter the water • water should be slow moving and no deeper than 1m in depth • weather reports checked prior to the event to ensure there are no unexpected weather events which could lead to the event becoming unsafe.
<p>We are holding a sleepover event. Is this covered?</p>	<p>Your public liability policy will respond in the event of a claim that your PTA may become legally liable for in connection with the usual activities of a PTA including "Sleepovers" or activities taken overnight.</p> <p>There is an increased safeguarding risk with overnight exposures involving children and adults at risk. It is very important that the PTA have adequate risk evaluation and control systems in place which will safeguard children and adults at risk.</p> <p>Please see the question regarding DBS checks and safeguarding in the General section above, and further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>

<h3>Supervision</h3>	
<p>We want to set up an afterschool club. Will we be insured to do this, as it is not a one-off event?</p>	<p>Yes, the PTA would be insured for an afterschool club which is the responsibility of the PTA. The club should not include hazardous activities and should not exceed a reasonable amount of 'after school' time.</p> <p>DBS checks should be conducted on all members or volunteers who undertake unsupervised contact with children or vulnerable adults. DBS checks are not needed for 'supervised' volunteers, provided the activity is supervised by someone who has undergone a DBS check.</p>
<p>We want to organize a 'walking bus' to get children to (and/or) from school</p>	<p>Any request for cover for this type of activity will need to be referred to Zurich Municipal on 0800 232 1927 or parentkind@uk.zurich.com.</p>
<p>We have students helping out at our event and wondered if there is an age limit for them handling money, selling items, running the car park, washing cars unsupervised?</p>	<p>No, although we suggest children under 16 should be supervised by an adult if handling money and while on a stall. The same applies to car parking or car washing.</p>
<p>What is the recommended ratio of adults to children at any event?</p>	<p>This really does depend on the age of the children and the activities being carried out. From an insurance perspective there is no specific ratio requirement which we would insist upon.</p> <p>We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance for any event.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>The school where we are holding our event has a play area. If we do allow children to use it, should it be supervised by someone from the PTA?</p>	<p>If children are allowed to use the play area, then it should be considered as part of the risk assessment. If it is particularly hazardous you may wish to consider whether supervision or fencing off the area is appropriate.</p> <p>The school should give permission for the equipment to be used and the schools risk assessments and procedures should be followed.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>

Swimming	
The school owns a swimming pool, and we use this out of hours and in the holidays. What kind of supervision do we need to take into account?	<p>There should be a consideration as to the ratio of supervisors to children, and we would request that you follow the school's pool operating plan for procedures and supervision ratios.</p> <p>DBS checks may also be required. Please refer to the section on DBS checks and safeguarding for more details.</p> <p>Depending on the local rules and regulations, you may need a qualified lifeguard to be present.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
The school owns a swimming pool, and we permit users access to the building where there is no supervision. Is this covered?	<p>We would strongly discourage the practice of allowing users access to the pool without anyone else present, as should there be an incident and no-one would be available to assist. We would cover the liability of the PTA should they be held responsible for any injury of a user at the pool. Therefore, the pool should undergo stringent risk assessments. The risk assessment should include frequent inspection and maintenance regimes, as well as emergency procedures.</p> <p>Depending on the local rules and regulations, you may need a qualified lifeguard to be present.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
Is it OK if the supervisor's own child is in the pool as well?	<p>Yes, this is covered.</p>

Third Parties at Events	
Can we have external stallholders/entertainers at our events? Will they be covered by the insurance, even if they make a small personal profit for themselves?	<p>The Membership insurance with Zurich will extend to cover the legal liability of any nonprofessional stallholder/entertainer, for example a person who makes handmade greeting cards as a hobby. This is on the provision that:</p> <ol style="list-style-type: none"> They have no other appropriate insurances that should respond. Any profits generated are not for another business entity or organisation. <p>Any non-professional stallholder/entertainer is considered a volunteer under our policy. Please see our definition of volunteer on page 2 of this document.</p>
Can we have external stallholders at events that provide food? Will they be covered by the insurance?	<p>The Membership insurance with Zurich will extend to cover non-professional stallholders providing food, subject to the stallholder having appropriate training or experience in food hygiene.</p> <p>We would recommend that any food handlers at PTA Events hold valid food hygiene certificates.</p>
Who do you class as a non- professional or professional stallholder/entertainer?	<p>A professional stallholder/entertainer would be someone who:</p> <ul style="list-style-type: none"> has a stall or performs at 10 or more events a year; or has their own trading name; or has a website or Facebook page set up specifically to promote the trading activity (e.g. a page in the name of their "business"). <p>Professional stallholders/entertainers are not protected by the Parentkind Membership Insurance and will need their own public liability insurance to protect themselves.</p>
Are we permitted to allow professional stallholders to attend if they don't have their own insurance?	<p>We would strongly discourage this practice. Not only will the professional stallholders be at risk of being sued with no insurance policy to protect them, the PTA may also be targeted. Where the claim arises from an action of a third party, the PTA may not be covered by the policy.</p> <p>Many schools and other property owners will also require that all stallholders have their own insurance in place before they're permitted to be on the premises.</p>
Are we able to extend our policy to cover professional stallholders?	<p>Our policy cannot be extended to cover professional stallholders, contractors or other third parties. Cover is provided only to the PTA, and its volunteers.</p> <p>Many insurance companies offer insurance for small business either directly, online or through an insurance broker.</p>

Who do you class as an entertainer?	<p>This would include anyone brought in to entertain your crowd: DJs, musicians, magicians, jugglers, look-a-likes, comedians, dancers etc.</p> <p>Professional entertainers would be expected to have their own insurance and best practice would be to have a copy of this prior to the event.</p>
What about if a professional (i.e. an auctioneer or caterer) came to our event but gave their time for free	<p>We suggest the first point of call would be for the professional to refer to their own insurance. If their own insurance is not available, they would be counted as a volunteer and covered under your insurance.</p>
We are organising an event and bringing in a company/organisation to run an activity. What considerations do we need to make?	<p>We suggest you should ensure that the company has their own insurance which is adequate for the event as they would not be covered under your insurance.</p> <p>We recommend they have no less than £5m Public Liability insurance, however please adopt a common-sense approach for the limit for indemnity and the activity/risk in question.</p> <p>For example, you should make sure that they have full risk assessments in place, and that the organisation has the appropriate qualifications. You will need to see their proof of insurance and we recommend you also see their risk assessment.</p>

Trips to other locations	
<p>Our PTA would like to organise a trip to a Christmas show at a local theatre. We'll be organising the coach journey there and back. Is this covered by the insurance?</p> <p>We are organising a family day out to a local theme park. If someone is hurt at the park or on the journey, is this included in our insurance?</p>	<p>The policy will provide cover for PTA organised activities where the PTA is responsible for any injury or damage to property.</p> <p>In the event of an accident which is the responsibility of a third party (e.g. coach operator, or venue) then the other organisation would retain liability and provide cover under their own insurance.</p> <p>The PTA should ensure any third party they use is reputable and has appropriate insurance in place, where such a request is appropriate.</p>

Vehicles	
We sometimes use the school's car park for people attending PTA events. If there is an accident involving vehicles' within the car park, would this be included in our insurance?	The Membership insurance would cover the legal liability of the PTA. This would not however override the responsibility of the driver.
We want to have static vehicles, like a tractor, at our event. It will be supervised by the owner, and children will be allowed to climb on it but it will not be driven. Would this be covered?	The vehicle must be insured by the owner but your Zurich insurance covers public liability for accidents. The vehicle should not be left unattended at any time that the event is open to the public, and there should be a limit to the number of children who can climb on it at any one time.
We would like to offer tractor/trailer rides at our event. Is this covered by the insurance?	<p>If the vehicle is one which would fall under the Road Traffic Act and requires compulsory Motor insurance to be taken on a public road, then claims should fall under the Motor policy.</p> <p>The PTA should ensure that the owner of the vehicle has appropriate Motor insurance cover in place.</p> <p>The PTA policy will not provide any cover for vehicles whilst they are in motion or being used as a mode of transportation, even if it is only being driven on private land.</p> <p>Vehicles which are not registered for use on public roads do not require compulsory Motor Insurance. The owner of the vehicle should be able to advise if this is the case. The Parentkind Membership policy would cover their use if the vehicle is owned by a member or volunteer of the PTA and a full risk assessment is undertaken.</p>
What happens at Boot Fairs? We have outside caterers coming in, we will be marshalling the cars but people are selling their own property?	<p>The policy will cover the liability of the PTA.</p> <p>If "professional stall holders" third parties are trading at the event, then our policy would not cover them as they are considered to be a separate party.</p> <p>The participants/owners of vehicles are not considered to be volunteers of the PTA and should carry valid Motor insurance to cover any damage and injury which they may cause, and any accidents should be covered under the participants insurance.</p> <p>The PTA are not responsible for any goods which third parties or participants sell.</p> <p>Individual participants may find that they have Personal Liability insurance under a Home or Motor insurance policy which would cover them for their participation in the event.</p>
Weather-Related Incidents	
Are we covered for weather-related incidents, i.e. if the marquee blows away and damages property/people?	Yes, if the marquee causes injury or damage to a third party we will cover your legal liability.

Zurich Insurance plc

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