

INSURANCE AND LIABILITY

A [risk assessment](#) should be completed prior to any event to evaluate the associated risks and decide whether additional controls and actions need to be taken to prevent or minimise the risk of injury or damage. NB. The following insurance cover does not protect against event cancellation.

Insurance Certificate

You may be asked for a copy of Crohn's & Colitis UK's [Insurance Certificate](#) when planning an event. An updated copy is made available at the start of every calendar year.

Public Liability

Available cover

Crohn's & Colitis UK has cover of £5 million against any claim from a member of the public or another organisation for damages relating to some action by or on behalf of Crohn's & Colitis UK that they believe has caused them injury or loss through some fault, failure or negligence. The policy does not cover accidental loss or theft, only circumstances where it is alleged that Crohn's & Colitis UK has in some way been at fault.

The insurance covers any Crohn's & Colitis UK volunteer or staff member undertaking work for the charity. Volunteers include any member or volunteer who is helping Crohn's & Colitis UK in an authorised or recognised capacity at an approved event.

The insurance policy automatically provides contingent liability cover for all events where you are solely a beneficiary from the results or where you have had no involvement whatsoever in the provision and/or organisation. This contingent cover is for you only. It does not extend to provide any cover for the organisers of the event or those participating.

Booking Forms and Event Contracts

Networks may be asked to sign a booking form, agreement or contract in relation to an event activity or room booking. Always read the small print and check the terms relating to public liability cover. There may be a requirement to have more than £5 million cover, and/or that there are clauses requiring the organiser to indemnify the whole host organisation and its staff against all liabilities; or transferring liability for equipment to the organiser - you should also find out if you will be responsible for continuing hire charges in respect of hired equipment that is damaged or otherwise made unusable whilst hired to you. If this is the case, Networks should contact the Director of Finance & Corporate Services before signing the agreement.

Events and Activities that Require Prior Approval

Some events, and activities associated with them, are considered particularly hazardous and require the insurer's approval before cover can be considered and confirmed. Where an event or activity is listed as 'requiring prior approval', there is no cover unless Crohn's & Colitis UK has contacted the insurance company and they have agreed to provide cover for a specific event. They may offer cover for an additional premium. The cost of this will be met by Crohn's & Colitis UK national funds unless it is significant, in which case Crohn's & Colitis UK may ask the event organisers to meet the cost from the proceeds of their event. The insurance company will need to carry out an assessment of the event information and Networks should complete the [Insurance Referral Form](#) and send it to the Director of

Finance & Corporate Services at least 12 weeks before the event. In some circumstances, police and local authority prior approval is also required.

Events and Activities that are not covered

If an activity is identified as not being covered by Crohn's & Colitis UK's policy, Networks should avoid any event involving these activities unless the event provider can offer a special insurance cover as part of the event package. No two events are the same and there is constant innovation in terms of event themes and activities. It is therefore not possible to be absolutely definitive about what can and cannot be covered. However, at present, we can advise you that our insurers will not cover: fire and glass walking.

Using facilities and/or working with third parties

When arranging the use of facilities or working with another organisation to run an event, networks must check that the organisation has public liability cover of at least £5 million. Networks should ask for a copy of their public liability certificate to check the amount of cover, and that it is up-to-date. NB. Where inflatable type equipment is used it must be supplied, erected, dismantled and manned by the owner.

Face painting

Face painting at an event is acceptable provided the person undertaking this activity on your behalf operates under the following guidelines:

- ✓ A parent or guardian must be present with any child being painted
- ✓ Do not face paint on children under 3 years old as they are more susceptible to a reaction – paint on their arm, hand or leg instead
- ✓ Do not paint on anyone if they have food allergies or allergic reactions to soaps, skin creams etc
- ✓ Do not paint on anyone who has any apparent skin complaints e.g. Eczema, Chicken Pox, Conjunctivitis, Cuts, Bruises or other obvious rashes or abrasions (this is not an exhaustive list). Even acne should be avoided, as the necessary rubbing to remove the paint can also cause irritation to the sensitized skin. In cases like this, suggest painting another area, such as the arm, hand or leg instead
- ✓ Offer to test an inconspicuous area of the body such as wrist 15 minutes before you begin if in any doubt
- ✓ Do not paint on anyone who seems unwell
- ✓ Hands should be cleaned between each customer using antiseptic wipes
- ✓ Use good quality professional face and body paints that are EU or FDA approved / compliant and Poly-Glitters safe for cosmetic use
- ✓ Ensure the area to be painted is clean prior to painting as dirt will contaminate the paints
- ✓ Water should be changed regularly throughout the painting session
- ✓ Use a clean sponge per person

Additionally, you should ask each person who is going to be painted (or their parent/guardian) to read a hygiene/safety notice as per the example provided below:

- Please discuss ANY concerns regarding your or your child's possible reaction to face paints before painting starts i.e. if any person has sensitive skin or is allergic to a range of common products
- We cannot face paint on persons under the age of 3 years old as they are more susceptible to a reaction – at our discretion we may paint on their arm, hand or leg instead
- We cannot paint on anyone who has food allergies or allergic reactions to soaps, skin creams etc
- We cannot paint on anyone who has any obvious skin complaints e.g. Eczema, Chicken Pox, Conjunctivitis, Acne, Cuts and Bruises in the area to be painted or other obvious rashes or abrasions (this is not an exhaustive list)
- We cannot paint on anyone who seems unwell

- No eating or drinking – please finish before painting commences
- Your/your child’s face needs to be CLEAN and DRY – please wipe noses & mouths before being seated for painting
- Anything considered to be in-appropriate or offensive will not be painted
- Unaccompanied children will not be painted
- We use only good quality professional face and body paints that are EU or FDA approved / compliant and Poly-Glitters safe for cosmetic use
- We reserve the right not to paint any person we feel should not be painted
- We cannot apply paint on any animal
- Please ensure that children do not touch or play with the paints or equipment to ensure health and hygiene standards are not compromised
- If a child is reluctant to have their face painted, we will not comply with the wishes of the parent/guardian over the desire of the child
- The best way to wash off face paint is to use a wet flannel with soap and water. NB. Some brands of antiseptic wipes can cause a reaction on facial skin
- Children (and their actions) remain the responsibility of their parents or guardians at all times

Events and Activities that Require Prior Approval

Activity based	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> It’s a Knockout type events <input checked="" type="checkbox"/> Paint-balling events <input checked="" type="checkbox"/> Water activities involving participants either on or in water <input checked="" type="checkbox"/> Outdoor pursuit games <input checked="" type="checkbox"/> Martial Arts (other than non-combat arts), rugby union or league, boxing, wrestling, American football, fencing <input checked="" type="checkbox"/> Sporting or other events involving professional sportsmen personalities or television or film personalities <input checked="" type="checkbox"/> Shooting events of any kind or involving the use of firearms <input checked="" type="checkbox"/> Any events involving the use of an ice rink
Animals	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Events involving horse or pony activities or any animal rides <input checked="" type="checkbox"/> Pet shows including exotic or dangerous pets or dogs classified as dangerous under the Dangerous Dogs Act
Capacity	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Where outdoor attendance exceeds 2,500 <input checked="" type="checkbox"/> Where indoor attendance exceeds 1,000 <input checked="" type="checkbox"/> Where the number of participants exceeds 1,000 <input checked="" type="checkbox"/> Organised Cycle rides in excess of 250 participants <input checked="" type="checkbox"/> Marquees with a floor area in excess of 600 square feet (see note 1)
Fairground & Amusements	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Bouncy castles or other inflatable apparatus and trampolines <input checked="" type="checkbox"/> Fairground attractions and amusement rides
Height/depth	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Parachute jumps and sky diving (see note 3) <input checked="" type="checkbox"/> Aeronautical/Hot Air balloon events <input checked="" type="checkbox"/> Bungee Jumping/Cliff Jumping <input checked="" type="checkbox"/> Abseiling/Potholing <input checked="" type="checkbox"/> Climbing/Hill Walking Mountaineering <input checked="" type="checkbox"/> Orienteering <input checked="" type="checkbox"/> Skiing events including dry ski slopes <input checked="" type="checkbox"/> Other height exposures
Location	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Events Offshore or outside of the United Kingdom

Themes

- Carnivals
- Historical re-enactments
- Firework/bonfire displays or events involving the use of pyrotechnics or explosive devices (see note 2)

Vehicles

- Events involving motor vehicles, motorcycles, quadbikes and go-karts

Notes:

1. **Capacity.** Marquees with a floor area in excess of 600 square feet must be erected by a company or individual specialising in this activity who hold their own public liability insurances including an indemnity limit of not less than your own indemnity limit. For risk management guidance for marquees less than 600 square feet please see Point 13 of the Risk Assessment Checklist
2. **Fireworks.** In considering a request for cover your insurers will always require that these are undertaken by a professional contractor who is a member of either the Explosive Industry Group or the British Pyrotechnics Association
3. Parachute jumps and sky diving must be arranged through a third party event organiser such as Skyline.