

## Market Place

### How to Insure a Fundraising Event

Regardless of the size of your charity or group, the likelihood is that events contribute significantly to your overall fundraising efforts. While most events run smoothly without a hitch, accidents do happen – and when they do, it pays to be properly insured. Whether you are holding a coffee morning, fun run or summer fete, having adequate insurance in place for your charity's event not only gives you peace of mind, but also protects against costly claims that could be brought against your charity if the unforeseen were to happen.

#### Public Liability Insurance

Public liability insurance covers your charity against injury caused to a third party, such as a visitor to your event. It covers against many of the 'slips, trips and falls' that have become synonymous with events, as well as other more unusual sources of injury, such as if a hot kettle was accidentally knocked over and burnt a visitor. The legal costs to defend a personal injury claim, and any subsequent compensation payments, can be eye wateringly high – public liability insurance insures against this.

Public liability insurance also covers against damage caused to third party property, such as a village hall rented for the event itself. It may seem unlikely that something as simple as coffee morning could result in damage to a premises, but if the carpet or walls were damaged, the cost to replace them could run into hundreds (if not thousands) of pounds. You may find that the local authority, or private landlords, requires you to have a minimum value of public liability insurance in place before agreeing to let you use the premises.

#### Employer's Liability Insurance

If your charity or group has employees, employer's liability insurance is a legal requirement. It covers against allegations of injury or illness suffered by employees (and, depending on your insurer, volunteers) during their employment at the charity. This could include something as straightforward as an employee tripping over a laptop cable at an event, or a volunteer slipping on a wet floor and injuring themselves. As with public liability insurance, the cost to defend such claims can be high, and employer's liability insurance can help minimise the financial impact of such a claim against your charity.

#### Equipment Cover

Depending on how many events your charity runs, it may be worth considering equipment cover. Laptops, speaker systems and gazebos can be incredibly expensive to replace or repair. Equipment insurance can cover your charity's equipment against a range of risks, including accidental damage that can occur at fundraising events.

#### More Information

Markel Direct offer public liability insurance, employers liability insurance, equipment cover and much more for small charities and community groups from as little as £6 per month.

**CVS Cheshire East members are eligible for a 10% discount on their premium by quoting 'CVSCE/KW' when purchasing cover from Markel Direct. Find out more at the [Market Place](#).**