

# The Camping and Caravanning Club

Greenfields House, Westwood Way, Coventry CV4 8JH

**Green Paper Number:** 1.18 (version 4) *please remove version 3*

**Subject:** **Insurance Risks:**  
Third Party Public Liability  
Hired in Plant  
Bouncy Castles  
Firework Displays

**To:** **Region Secretaries, Section Secretaries, District Association Secretaries, Section Area Secretaries**

**From:** **Business Systems and Administration Director**

**Direct Line No:** **02476 475409**

It is important that all units continue to comply with the requirements of our insurance policies. The number of claims submitted to the Club continues to increase and therefore we must ensure that we enforce the controls which are already in place.

## THIRD PARTY PUBLIC LIABILITY

The current procedures remain in place, i.e. the Steward of any meet should complete an incident report form and send it to the Unit Secretary who should pass a copy to the Finance and Administration Director to hold on file or deal with as appropriate. In the case of a claim against the Club, the form will continue to be required for any insurance claim. A new form is attached.

It remains important that no-one from your unit admits liability for an incident or indicates that the Club "has insurance for this type of thing". Please continue to ensure that **ALL** your committee and stewards are aware of this instruction.

Any member who believes they may have a claim against the Club should be told to put their claim in writing to the Business Systems and Administration Director. No Club unit or member should answer any letters from solicitors or insurance companies asking for information on incidents at unit meets. All such letters must be passed unacknowledged immediately to the Business Systems and Administration Director with any information the unit may have about the letter.

There is an excess of £250 in respect of Third Party property damage. This means that if a claim is accepted the Club is responsible for paying this excess on behalf of Club units. At present this excess is not passed on to Club units to pay.

### COPIED TO:

|  |                                     |
|--|-------------------------------------|
| <b>To National Councillors</b>             | <input checked="" type="checkbox"/> |
| <b>To Region Secretaries</b>               | <input type="checkbox"/>            |
| <b>To Section Secretaries</b>              | <input type="checkbox"/>            |
| <b>To District Association Secretaries</b> | <input type="checkbox"/>            |
| <b>To Section Area Secretaries</b>         | <input type="checkbox"/>            |



**The Camping and Caravanning Club**  
*The Friendly Club*

A copy of the current cover letter in respect of Public/Products Liability insurance is attached. Please ensure that your meets organiser has a copy of this document. Electronic copies can be obtained by contacting the Business Systems & Administration Directors PA at Greenfields House on 02476 475304.

Units are reminded that the Club's Public Liability Insurance cover is in place so that normal camping and caravanning events are covered. Anything outside normal camping and caravanning activities are not covered. If in doubt, please contact the Business Systems and Administration Director.

The level of cover for Public Liability has been increased to £15,000,000. This is to ensure that the Club is sufficiently covered for exceptional events.

It has been noted that some units are having difficulty in finding third party suppliers of items such as marquees and sports/entertainment equipment who carry more than £5,000,000 of insurance cover. It has been accepted that this is the minimum acceptable level of cover which has to be provided by third party suppliers. However, where possible, try to secure £10,000,000 of cover to protect the Club's insurance.

### **HIRED IN PLANT**

The excess in respect of Hired in Plant remains at £500, increasing to £1,000 in respect of theft and malicious damage. With this in mind we must all be very aware of the excess and take every precaution to ensure that Plant is looked after and claims are not made against the Club.

The Club has negotiated a special insurance cover for equipment hired by you for specific events, such as generators and other equipment.

**The cover specifically excludes caravans and marquees.**

The cover under this policy is limited to:

**1. Material Damage**

Legal Liability under the term of the hiring agreement, or otherwise, to pay compensation for loss of / or damage to the machinery whilst in the custody or control of the insured, at any situation to another.

**2. Continuing Hire Charges**

Legal Liability under the terms of the hiring agreement, or otherwise, to pay continuing hire charges in consequence of loss of / or damage to the machinery.

**3. Damage To Own Surrounding Property**

Impact Damage to property belonging to the insured, or for which they are responsible, arising out of use of machinery.

### **Limit of Liability**

|  |          |                             |
|--|----------|-----------------------------|
| Material Damage  | £150,000 | Any one occurrence          |
| Continuing Hire Charges<br>(Maximum indemnity period – 3 Months) | £ 20,000 | Any one occurrence          |
| Damage To Own Surrounding Property                               | £ 10,000 | Any one period of insurance |

Policy Excess - £500 rising to £1,000 in respect of theft and malicious damage.

### **Cover Excludes**

Breakdown  
Rubber Tyres  
Water Borne Vessels  
Underground Water Damage and Recovery  
Wear and Tear  
Multiple Lifting

DAs, Regions and Sections wishing to avail themselves of this policy should complete the attached form and forward it to the Business Systems and Administration Director one month prior to the date of hire. A copy of the cover letter in respect of this insurance is available, upon request.

### **Bouncy Castles**

Insurers require that Units use third party suppliers for bouncy castles. The following guidelines must be followed and full risk assessments to be completed by the Unit and the Operator;

The inflatable is;

1. to be erected by the hirer (owner)
2. to be securely anchored at all times to the floor by using anchor stakes where the ground is suitable or if the surface isn't suitable, by other suitable means, e.g. to an immobilised motor vehicle. This should be in line with the manufacturer's instructions
3. further protected at all open sides/entrances/exits where the surface is hard by non-inflatable gym mats or equivalent soft landing material of minimum 3cm to 12cm thickness
4. not to be used in high winds i.e. in excess of the maximum safe wind speed for the inflatable as specified by the designer/manufacturer
5. to be supervised at all times with a minimum of two adults per 15 users. All operators to receive effective training in the operation of the inflatable
6. to be properly maintained by the hirer

The users of the inflatable are;

- a) to remove footwear, spectacles and hazardous or sharp objects
- b) not to bounce on the apron of the inflatable
- c) not to bounce on the outside walls of the inflatable
- d) not to be taller than the outside walls when standing on the inflated bouncing surface
- e) to be limited to the maximum number of children in line with hirer's guidelines

The Clubs' Management Committee requires that Club units seek the services of a third party supplier with adequate insurance. Club units should ensure that they have adequate insurance cover by asking them to complete a sub contractor's questionnaire, copy attached.

With regard to the level of insurance cover, operators must provide a minimum of £5,000,000

Any accidents which cause injury should be notified to the Units & in turn to Perkins Slade Ltd.

## **FIREWORK DISPLAYS**

Insurers recommend that Units use third party suppliers for firework displays. However, if you are going to arrange your own events they will require the following guidelines to be followed and full risk assessments to be completed.

The Club Unit must ensure that:

1. The Police and Fire Brigade authorities will be consulted at least seven days before the event and their recommendations have been complied with in full;
2. The relevant HSE guidance will be followed by the organiser and appointed firework contractors;
3. An event risk assessment has been carried out by the organiser or appointed firework contractor;
4. There is an adequate drop zone for the fall-out of rockets and debris downwind of spectators of at least 50 metres;
5. All specific instructions given by the manufacturer of the fireworks will be complied with in full;
6. All fireworks will be supplied by a reputable manufacturer and will not be modified by the organiser or appointed firework contractor;
7. The fireworks display and bonfires will be sited at least 100 metres from any buildings, vehicles, or motorways and there are no roads, railways, overhead cables, woodland, bracken or similar combustible material in the immediate vicinity;
8. Smoking should not be allowed anywhere near the fireworks;
9. Any person firing fireworks should retire to a safe distance immediately once the fuse is lit;
10. Any person firing fireworks should never return to fireworks which do not light first time (30 minutes should be allowed to elapse before approaching and carefully dousing with water);
11. Spectators will be kept at least 25 metres from the display/bonfire and the display area will be roped off;
12. No petrol or paraffin will be used for the purpose of lighting any bonfire;
13. "Shooting" fireworks such as rockets or roman candles will be placed inside a metal sided box of sufficient size to contain the device should it topple over;
14. There will be at least one steward in attendance for every 100 spectators; subject to a minimum of two stewards per event;
15. One member of the committee or other body organising the display will be in direct charge of safety matters and not engaged in any duties or activities which would prevent them from exercising general supervision;
16. Qualified first aid personnel will be in attendance and means of summoning emergency assistance will be available;

17. When on own premises a full inspection of the site will be carried out 30 minutes after the end of the display and any bonfire will be completely extinguished before leaving the site at the end of the display;
18. The site will be inspected the next day in daylight to ensure no fireworks have been left

Detailed advice on firework displays where professional help is not employed can be found in a Health and Safety Executive guidance note HS(G)124 Giving Your Own Fireworks Display. This is available from HSE books, tel. 01787 881165.

The Clubs' Management Committee considers that unless Club units have experience of running firework displays, they should seek the services of a third party supplier with adequate insurance. Where third parties operate firework displays, Club units should ensure that they have adequate insurance cover by asking them to complete a sub contractor's questionnaire, copy attached.

With regard to the level of insurance cover, operators must provide a minimum of £5,000,000.

**February 2014**

# THE CAMPING AND CARAVANNING CLUB

## ACCIDENT/INCIDENT REPORT – EXEMPTED CAMPING



THIS FORM IS TO BE COMPLETED IN THE EVENT OF ANY OF THE FOLLOWING CIRCUMSTANCES.

- ALL ACCIDENTS ON SITE
- ANY PERSONAL INJURY TO EITHER STEWARDS OR CAMPER
- ACCIDENTAL DAMAGE TO CLUB PROPERTY
- DAMAGE CAUSED TO THIRD PARTY PROPERTY/VEHICLES
- INCIDENTS RESULTING IN UNDUE DISTURBANCE OR DISTRESS TO STEWARDS OR VISITORS TO SITE

MEET/THS REFERENCE NO:

THIS FORM MUST BE COMPLETED BY THE STEWARD ON SITE. IT SHOULD NOT BE COMPLETED BY ANY THIRD PARTY THOUGH THEY MAY NEED TO PROVIDE INFORMATION.

THE FORM SHOULD BE COMPLETED TO THE FULLEST POSSIBLE DETAIL AND EMAILED TO EXEMPTIONS@CAMPINGANDCARAVANNINGCLUB.CO.UK WITHOUT DELAY TO ENSURE WE REMAIN COMPLIANT WITH OUR INSURANCE ARRANGEMENTS AND RELEVANT REGULATORY REQUIREMENTS (DEPENDING ON THE CIRCUMSTANCES REPORTED).

- FOR AN ACCIDENT INVOLVING INJURY TO AN EMPLOYEE COMPLETE A, B, D
- FOR AN ACCIDENT INVOLVING INJURY TO ANOTHER PERSON COMPLETE A, B, D
- FOR AN ACCIDENT INVOLVING DAMAGE TO THIRD PARTY PROPERTY COMPLETE A, D
- FOR AN ACCIDENT INVOLVING DAMAGE TO CLUB PROPERTY COMPLETE A, C, D
- FOR AN ACCIDENT INVOLVING DAMAGE TO A STEWARD OR CAMPER COMPLETE A, B, D

### PART A

#### PARTICULARS OF PERSON INVOLVED IN ACCIDENT/INCIDENT

NAME:

ADDRESS:

  

POSTCODE:

TELEPHONE NUMBER:

AGE:

OCCUPATION:

IS HE/SHE A CLUB MEMBER?:

Yes

No

MEMBERSHIP No.

#### ABOUT THE ACCIDENT/INCIDENT

TYPE OF ACCIDENT/INCIDENT:

DATE OF ACCIDENT/INCIDENT:

TIME OF ACCIDENT/INCIDENT:

NAME OF SITE:

LOCATION OF ACCIDENT/INCIDENT ON SITE:

DESCRIBE THE CIRCUMSTANCES OF THE ACCIDENT/INCIDENT

PLEASE GIVE A FULL AND PRECISE ACCOUNT OF THE ACCIDENT/INCIDENT AND INCLUDE SKETCHES AND PHOTOGRAPHS. CONTINUE ON PAGE 4 IF YOU NEED TO



PLEASE SEND YOUR COMPLETED FORM TO:

EXEMPTED CAMPING DEPARTMENT  
GREENFIELDS HOUSE  
WESTWOOD WAY  
COVENTRY CV4 8JH

ALTERNATIVELY, EMAIL  
EXEMPTIONS@CAMPINGANDCARAVANNINGCLUB.CO.UK

STEWARDS SIGNATURE

DATE



PLEASE CONTINUE ON THIS PAGE IF NECESSARY

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TO WHOM IT MAY CONCERN

3 March 2014

## **Evidence of Insurance – The Camping & Caravanning Club Ltd**

We act as Insurance Brokers to the above company and we are pleased to confirm that the insurance arrangements currently in force are as detailed below. All details supplied are given subject to the application of all terms, exceptions and conditions, which form part of the relevant policy documents:-

### **Employers' Liability**

**Insurer:** Liberty Mutual Insurance  
**Policy No:** 1000035655-02  
**Period of Insurance:** 28 February 2014 – 27 February 2015 (both dates inclusive)  
**Limit of Indemnity:** £10,000,000 any one event & £5,000,000 any one event in respect of Terrorism

### **Public/Products Liability**

**Insurer:** Liberty Mutual Insurance  
**Policy No:** 1000035655-02  
**Period of Insurance:** 28 February 2014 – 27 February 2015 (both dates inclusive)  
**Limit of Indemnity:** Public Liability - £10,000,000 any one event, unlimited in the period of insurance  
Products Liability - £10,000,000 any one event in the aggregate in the Period of Insurance

**Excess Public/Products Liability**

**Insurer:** Zurich Insurance

**Policy No:** 150/2C01/LA797732/6

**Period of Insurance:** 28 February 2014 – 27 February 2015 (both dates inclusive)

**Limit of Indemnity:** Public Liability - £5,000,000 in excess of £10,000,000 any one occurrence unlimited in the period of insurance

Products Liability - £5,000,000 in excess of £10,000,000 any one Period of Insurance

**Disclaimer**

This letter is provided to you as a matter of information only and does not make the person or organisation to which it has been issued an additional insured, nor does it modify in any way the contracts of insurance between the Insured and Insurers. Any amendment, change or extension of such contracts can only be effected by specific endorsements attached thereto.

Should any of the above policies be cancelled, assigned or changed during the policy period in such a manner as to affect this document, no obligation to inform the holder of this document is accepted by either Perkins Slade or the Insurers.

The information contained herein should be treated as confidential and is provided as evidence of cover. This information may not be used for marketing or any other purpose.

All cover is subject to policy terms and conditions.

Should you require any further clarification or details, please do not hesitate to contact us.

Yours faithfully



**Yvonne Tamplin**  
**Corporate Account Broker**

*Direct Tel: 0121 698 8016*  
*Direct E-mail: y.tamplin@perkins-slade.com*