

INSURANCE GUIDANCE – USE OF COMUNAL ROOMS

Appendix 1

Professional Services (Private Individuals and businesses)

For professional services are provided, in the communal rooms, by private individuals, (e.g. Hairdressers, chiropodists etc:

- Ask for a copy of their public liability insurance..
- Take a photo-copy of the insurance certificate, and retain this copy on file, in case of future claims.

Professional Services (NHS)

NHS nurses and staff will hold relevant insurances, so there is no need to ask for, or retain copies of this information.

However, a check should be made to ensure that such staff are NHS employees.

Religious Services

Major religious churches (Church of England, Catholic, Baptist) etc. will hold their own insurances, so there is no need to obtain proof of insurance.

Smaller churches may not hold public liability insurance, and should be asked to provide details, a copy of which should be retained on file.

Use by Resident Groups

Where residents groups meet in communal rooms, there is no need for separate public liability insurance, unless activities are considered particularly risky, even where a small number of non-residents may attend.

Commercial Hiring of Communal Facilities/One of Private Events

Where communal facilities are hired out on a commercial basis (e.g. to Weightwatchers, or to Clubs not open to residents etc) then the hirer should be encouraged to take out appropriate liability insurance.

Lunch Clubs

Volunteers, cooking lunches for residents should be encouraged to take out appropriate liability insurance.

Checks should be made to ensure that such volunteers have sufficient training in food hygiene, and comply with Environmental Health regulations.

The Councils Environmental Health Section should be able to assist with this.

Commercial Goods Sellers

Where sales people visit to sell goods, there are unlikely to be any specific insurance implications.

Level of Insurance Public Liability Insurance Cover

The minimum recommended level of Public Liability is cover of at least £5M.