

RUBISLAW PARISH CHURCH OF SCOTLAND ABERDEEN

Scottish Charity No: SC015841

Office: 1 Beaconsfield Place, Aberdeen AB15 4AB

Premises: Rubislaw Church Centre and Church Hall

PUBLIC LIABILITY INSURANCE INFORMATION

In common with all halls and similar premises in private ownership, the Public Liability Insurance (PLI) cover provided by the Church's insurers covers only events and activities organised and run by the church and its office bearers and members for Church purposes. The Church is advised that its insurance cannot be extended to cover activities and events over which it has no control. It is **essential** that every use or event or activity in the Church Hall or Centre is covered by Public Liability Insurance so that there is cover for any claims for damage or injury arising out of the event or activity being undertaken.

We have therefore included in our Terms and Conditions of Use/Hire that non-church users must have their own PLI cover in place, and that you or your group will indemnify the Church against any liability claims as a result of your activities.

You therefore need to obtain Public Liability Insurance so that you are covered for any claims for damage or injury arising out of the event or activity being undertaken.

We recommend that Public Liability Insurance (PLI) with a minimum sum insured of £1 million (this is often the minimum offered). This may be arranged in various ways.

1. If you are hosting a private children's or family party, you may find that your home insurance will provide PLI cover for this, but you must check your policy or direct with your insurer.
2. If your group, club or branch is part of or affiliated to a national organisation, you may be covered for PLI through that organisation, but you will have to check with them and obtain written confirmation.
3. If PLI is not available to you through either of the above options, you can arrange your own PLI cover online for a modest cost. Suggested website is www.mortonmichel.com/Groups/ or you can google "liability insurance for community groups".

It cannot be emphasised too strongly that there should be PLI cover in place for every activity in the Centre. If you have no PLI cover, you are exposing your organisers or club office bearers or yourself to potential personal claims. In modern times, people are only too ready to make a claim for damages in respect of even minor damage or injury sustained in the course of your activity.

If you have not been asked to do this in relation to other premises, it may be that it has simply not been drawn to your attention. Historically, most use of church premises was by church users or other groups with national supervision bodies (e.g. Guides, Scouts), and the organisers of some premises may not have flagged up that the situation is different for users and room hirers who do not fall into these categories.