

Fèisean nan Gàidheal Insurance Policy

Ansvar Policy Number CCP2131387

Fèisean nan Gàidheal has cover for:

- Public Liability up to £5,000,000 per claim
- Employers' Liability up to £10,000,000 per claim
- Staff also have cover for Death or Permanent Disablement in service, as well as Temporary Disablement cover
- The usual range of things that any business is covered for, like office equipment, interruption to business etc

Fèisean are covered for:

- Public Liability up to £5,000,000 per claim
- Employers' Liability up to £10,000,000 per claim, which covers paid staff, tutors and volunteers
- Musical Instruments cover up to £25k in any one place at any one time. This covers instruments owned by Fèisean nan Gàidheal, owned by a Fèis, owned by a participant, or borrowed from a third party, but not HIRED from a third party
- Instruments hired to individuals by Fèisean nan Gàidheal are covered in transit, but must be insured by the user in his/her own home, on their home policy
- Computer equipment owned by Fèisean nan Gàidheal but used by the Fèisean is covered in transit, but must be insured by the individual using it in his/her home, on their home policy

Notes

Cover is within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man only. Should your Fèis be organising a trip to another country, separate cover would need to be arranged.

All Fèisean should be issued with an electronic copy of the Insurance Certificate that may be produced where confirmation of insurance is required or in the event of an incident that may lead to a claim.

Residential Fèis activities are fully covered. However, contracted suppliers should hold their own public liability insurance as the professional supplier of activities such as abseiling, archery, climbing wall, ice-skating, paint balling and go-karting should those activities form part of a residential, or non-residential, event. Fèisean should also ensure that any professional supplier is licensed to operate by the relevant local authority.

Motor Liability offers cover for all amounts which Fèis organisers or employees become legally liable to pay as damages and costs for accidental bodily injury or damage to property arising out of the use by any employee of any motor vehicle in connection with charitable activities. Therefore, cover is in force for Fèis employees or volunteers driving other people while engaged in the activities of the Fèis only.