

Scout event insurance: Where do I start?



Getting the right cover for your Scout event

Organising an event can be a stressful undertaking for those involved and yet it is obvious that good planning and organisation can mean the difference between success and failure. One area that is easily overlooked is the need for insurance.

You'll almost certainly require additional specialist cover and our experience shows that the need may not be apparent until shortly before, or even as the event is under way.

Therefore, here is some helpful advice to help you assess the insurance needs for your event.

1. You're already covered for:

Personal Accident and Medical Expenses Insurance for members in the event of an accident during a Scout activity	✓
Public Liability Insurance (including Property Owners' Liability) for volunteers running Scouting events	✓

This insurance cover is provided centrally by the Scouts and is arranged by us as the official broker for the Scouts.

There is no need for your Group to take out additional Public Liability Insurance for the event. You're already covered with us and can access documentation on our website.

If you're required to sign any agreement or indemnity for other people's land, premises or any other facility, please contact us so that we may review this with you.

If you're serving food or drinks to members of the public, this is covered by the Products Liability section of the Public Liability Policy.

It is also worth considering Personal Accident and Medical Expenses Insurance for non-member supporters and helpers associated with your event.

2. Using land, buildings or other facilities owned by a third party

Is there a formal agreement for use of these facilities?	<input type="checkbox"/>
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If the use of land, buildings or other facilities involves signing a formal agreement, please submit a copy to us before the event and we'll be able to confirm Legal Liability cover. This is to ensure the agreement is not making you responsible for negligent acts beyond the scope of the cover provided by the Scout's Public Liability policy.

3. Money and Finance

Will there be financial loss if your event is cancelled?	<input type="checkbox"/>
Will there be amounts of money on site?	<input type="checkbox"/>

When planning an event you may need to consider insurance for loss of expenses, for example, hire of marquees and other equipment or venue hire, should your event be cancelled or abandoned.

How Unity can help:

- We offer an [Event Cancellation and Abandonment policy](#) which will compensate for the loss of expenses when your events are cancelled or abandoned for circumstances outside your control.
- Our [Property and Equipment policy](#) can cover your Group's money at the event, and in the possession of authorised people before it is banked.

4. Activities

Will you be providing any of the following activities?

Go-Karting or quad biking	<input type="checkbox"/>
Sailing/Canoeing	<input type="checkbox"/>
Powered Boats	<input type="checkbox"/>
Aerial Runways	<input type="checkbox"/>
Climbing/Abseiling	<input type="checkbox"/>
Car Driving	<input type="checkbox"/>
Motorcycling	<input type="checkbox"/>
Flying/Gliding	<input type="checkbox"/>
Parascending	<input type="checkbox"/>

The Scout's Public Liability Policy does not cover legal liability in respect of

- Motor vehicles licenced for road use or for which compulsory insurance is required under the Road Traffic Act, or
 - Ownership and/or driving/piloting of aircraft and/or gliders.
 - People other than Scouts and Guides using climbing or abseiling equipment.

Nor does it fully cover liability for injuries to third parties and/or damage to third party property arising out of ownership or operation of boats.

How Unity can help:

- We offer a range of [motor insurance policies](#) to cover karting or quad biking on public roads or spaces.
- [Our Marine insurance policy](#) can cover loss and damage to boats and watercraft, anything from a surfboard to a dinghy or safety boat, plus claims made against you by your passengers or third parties for damages caused by boating activities.
- We offer a Campsite Liability policy to cover members of the public taking part in climbing and abseiling activities at your events.
- We can provide advice on the cover that you would require and steps you need to take for car driving, motorcycling, flying, gliding, parascending or hovercrafting.

If third parties are providing activities at your Scout event, you must check that they have the relevant insurance in place. You should ask to see a copy of their certificate of insurance and check the following details:

- They are named as the policyholder
- The policy period covers the full period of your event
- The limit of indemnity is adequate to cover a large loss, such as several people being injured/killed at the event.

If you're unsure about any of these details we're happy to help you, please call us to discuss.

5. Equipment you may be hiring or borrowing

When considering insurance for equipment you're borrowing or hiring, we suggest that you do the following:

- Make a list of all the items you're hiring in or borrowing.
- Check with the owner(s), if you're covered under their insurance and view their documents if necessary.
- Consider when and where the items will need to be insured.
- For some items you may need to consider covering them when they are in storage while in your possession, being taken to and from the event, and when they are being used at the event. If not, a claim may not be paid for loss or damage to equipment you hire or borrow for the event.
- Check the replacement value of the items.

This should be the cost of replacing the items. Otherwise you may find that you're underinsured, and the claim will not pay out enough to replace your items.

How Unity can help:

We offer a range of policies especially designed for Scouting to insure the things that you hire or borrow, these include our [Short Period Property and Equipment cover](#) which is a cost effective and easy to arrange option for items you borrow or hire in on a temporary basis.

You may also want to consider covering the hiring cost of the equipment, should your event need to be cancelled.

See 3. Money and Finance.

6. Equipment your Scout Group, District or County owns

- Make a list of all the items you own that you'll be taking to or using at the event.
- Consider all of the items would be need to be insured at the event.

For items such as camping equipment you may need to consider covering them when they are in storage, being taken to and from the event, at the event and when being used at the event.

If not, a claim may not be paid for loss or damage to equipment at camp.

How Unity can help:

We offer a range of policies especially designed for Scouting to insure the things that you own. These include our [Property and Equipment policy](#) which can cover your equipment and trailers. Your equipment would be automatically covered for use at events and well as in storage.

7. Motor Vehicles

Will there be any site use vehicles, such as tractors/trailers transporting rubbish/water?	<input type="checkbox"/>
Any borrowed minibuses, cars and tractors?	<input type="checkbox"/>

How Unity can help:

- We offer a range of [motor insurance policies to cover minibuses](#), which you may own or hire, your karts, quad bikes and off-road vehicles, including campsite vehicles.

8. Staff and volunteers

Will non-members/helpers be assisting at the event?	<input type="checkbox"/>
Will children of Scout volunteers, who are not members of the Scouts, attend or take part in your events?	<input type="checkbox"/>
Will anyone be employed/paid for working?	<input type="checkbox"/>

If so, you must have Employers' Liability Insurance for people you employ.

How Unity can help:

- We can arrange cover for [non-members under a Personal Accident and Medical Expenses policy](#) offering the same cover and level of benefits as members receive.
- We provide Public Liability and Personal Accident cover for children of Scout volunteers, who are not members through Scout Counties, Regions and Areas.
- We can provide [Employers' Liability Insurance](#).

9. Sales and merchandise

Will there be tuck shops, souvenirs and other sales?	<input type="checkbox"/>
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The Products Liability section of the Scout's Public Liability Policy covers your liability for products you sell or supply to the public. However you may want to also cover your stock in case of theft or other incident.

How Unity can help:

- [Our Property and Equipment policy](#) can cover your stock along with your Group's money at the event. Your stock would be automatically covered for use at event and well as in storage and in transit to the event.

We're here to help

We specialise in arranging insurance for your Scout events

Unlike standard insurance policies, our products have been specifically developed for Scouting. Check the unique cover we offer under our [Scout Event Cancellation and Abandonment policy](#) and speak to our Scout Insurance experts.

0345 040 7703

unityins.co.uk/scout-insurance



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