

April 2025

Parentkind frequently asked questions

Marsh Commercial has renewed this year's Group Policy from 1 November 2024 to 31 December 2025.

Main Group Policy covering Property Damage, Increased cost of Working, Money, Deterioration of Stock, Public & Products Liability, Employers Liability, Trustee/Directors & Officers Liability, Corporate Legal Liability and Crime has been renewed with your expiring insurer Zurich Insurance Company Ltd (Zurich)

Group Personal Accident policy is now an independent policy and renewed with American International Group Ltd (AIG).

Excess Public & Employers Liability policy is placed with Axis Speciality Europe SE (Axis) for additional limit of indemnity over and above the Zurich primary policy limit.

To help you understand the cover a little better, Marsh Commercial has pulled together some answers to the frequently asked questions Parentkind receives each year from members about insurance.

Please read these questions in conjunction with your insurance policy summary, which is an easy-to-use document listing the types and level of cover included. If you need any further information that's not covered in this document and is related to your Parentkind membership, please ring us in the first instance on 0330 828 6015 or email parentkind@marshcommercial.co.uk

Further risk management guidance on a range of topics such as using bouncy castles and running a firework display can be found on the Health and Safety Executive website at www.hse.gov.uk.

Interpreting these FAQs

These FAQs are intended to give some general guidance around how the Parentkind membership insurance policy may respond in the event of a claim. They are for illustrative purposes only and should be not considered to be any definitive assurance of the policy's response. All losses are influenced by a range of factors which vary from case to case and affect the outcome of any claim.

Please see the insurance summary document, policy schedule and policy wording for full terms and conditions of your insurance. Please note, coverage is subject to usual policy terms, conditions and exclusions. These documents are available on Parentkind's website or by contacting Marsh Commercial on 0330 828 6015 or parentkind@marshcommercial.co.uk.

Question	Answer
<p>What is Public Liability Insurance?</p>	<p>Public liability covers your legal costs and damages if you are sued and it is shown that your negligence caused the death or injury to someone else, or damage to their property. The negligence can be from something you have done or failed to do. This section of the policy will only provide cover where the PTA was negligent, which generally means that the PTA will need to have organised and supervised the event where the death or injury occurred. The PTA may still be held responsible for the actions of their members or volunteers if they're attending an event organised by someone else.</p> <p>Your insurance includes:</p> <ul style="list-style-type: none"> • cover for your volunteers • damage to third party property • damage to third party persons (injury) • legal costs.
<p>What is negligence from an insurance perspective?</p>	<p>Negligence is a failure to take reasonable care to avoid causing injury to another person, or damage to their property.</p>
<p>What is Personal Accident cover?</p>	<p>Personal Accident cover provides agreed benefits in respect of PTA members following death or disablement arising from an accident and/or an assault at a PTA event.</p>
<p>What is Crime cover?</p>	<p>The crime extension covers your PTA where you incur a direct financial loss resulting from:</p> <ul style="list-style-type: none"> • direct losses of money, property or securities arising from fraud committed by employees or volunteers, such as an employee or member stealing money • computer fraud - theft resulting from hacking into PTA's computer systems by a third party. • funds transfer fraud - theft of funds by fraudulent transfer by third parties, such as account scams. • forgery and counterfeiting - false signatures or amendments to documents etc., or currency crime, by third parties. <p>Please note that the Material Damage or Money covers will respond in the event of theft of your property.</p>
<p>Do you have any guidelines on risk assessments?</p>	<p>Risk assessments really help in defending a claim and provide evidence that you took steps to think about and manage risk. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>We have been asked to provide our insurance policy number. What is it?</p>	<p>Your policy number is XAO - 272093 – 5913 and Axis: B0774142301813. Full details of your policy cover are included the policy number are on the Policy Schedule, which should be read in conjunction with the Policy Wording. These documents are available upon request from Marsh Commercial on 0330 828 6015 or parentkind@marshcommercial.co.uk</p>
<p>Do we need to DBS check our members or volunteers?</p>	<p>It is a legal requirement that DBS checks are conducted on those members or volunteers who are undertaking a regulated activity. DBS checks to "Enhanced with Barred list" level should be undertaken for these activities. Regulated activity is any form of activity, which involves unsupervised contact with children or vulnerable adults to either:</p> <ul style="list-style-type: none"> • teach, instruct, train, care for or supervise children, or provide advice or guidance on well-being and where this activity is carried out by the same person once a week or more, or on 4 or more days in any 30-day period; or • teach, instruct, train, care for or supervise children, or provide advice or guidance on well-being as an activity undertaken overnight, regardless of how often this occurs; or • drive a vehicle where all passengers are children; or • assist with or provide relevant personal care, e.g. washing, dressing, toileting etc. <p>Regulated activity does not include family arrangements, and personal, non-commercial arrangements. It also does not include work by 'supervised' volunteers provided that the activity is supervised by someone who has undergone a DBS check.</p> <p>Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460</p>

<p>What if they only help occasionally or it's for a one-off event?</p>	<p>Individuals who are undertaking work with children on an occasional or one-off basis cannot be the subject of a DBS check. The PTA should still ensure that the interaction with children is included within the Risk Assessment. If an individual is having frequent, e.g. once a week or more, contact with children, regardless of whether they are being supervised or not, for the purpose of caring for, training, supervising or being solely in charge of children, then a DBS check to "Enhanced" level can and should be undertaken. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Do you provide Trustees Indemnity insurance?</p>	<p>Parentkind membership insurance policy includes Directors & Officers' liability. Directors' and Officers' Liability cover provides protection to the members of the PTA should they have a claim brought against them, by other people or companies who have suffered a financial loss as a result of the members decisions. Definition of director includes present or future trustees.</p>
<p>Who counts as a volunteer?</p>	<p>A volunteer would be anyone who is doing work on behalf of the PTA who is not making a personal profit for their services. However, the PTA may cover their expenses. This will include people helping the PTA to organise an event, or man the coconut shy at the fete, or doing some gardening work. Provided the person in question is doing the activity on behalf of the PTA and does not:</p> <ul style="list-style-type: none"> • have a stall or performs at 10 or more events a year; or • have their own trading name; or • have a website or online page set up specifically to promote the trading activity, e.g. a Facebook page in the name of their "business". <p>Then insurers would still classify them as a volunteer. Anyone (including children) who are attending an event alongside a volunteer who are not a volunteer themselves would not be covered under this policy.</p>
<p>Some parents have volunteered to help decorate, build, or cut down trees around the school. Is this covered?</p>	<p>Parentkind membership insurance policy covers for any volunteer carrying out work on behalf of the PTA. Activities should be risk assessed and industry and HSE guidance followed.</p>
<p>I need to make a claim. Who should I contact?</p>	<p>If you have a claim, or aware of an incident that could give rise to a claim, please call Marsh Commercial on 0330 828 6015. Please have your membership number available when making a claim. If you require out of hours emergency assistance, please call 0800 028 0336.</p>
<p>What is the total number of people we can have at our events?</p>	<p>An event which is being organised by the PTA is automatically covered under the policy other than:</p> <ul style="list-style-type: none"> • there are more than 3,000 attendees expected to be present at any one time. • Firework events where PTA volunteers set off their own fireworks <p>If you require cover for one of these events, please contact Marsh Commercial parentkind@marshcommercial.co.uk. Do bear in mind that if you are applying for licenses (TENS/Entertainment) these normally only cover up to 500 attendees.</p>
<p>How does our insurance cover work where we are holding a joint event with another PTA or voluntary organisation?</p>	<p>Your policy will operate for third party property damage or injury to a member of the public where your PTA is deemed legally liable for. When jointly holding an event with another organisation, you should ensure the other organisations involved have adequate insurance in place to cover claims that they become responsible for. Risk assessments should clearly articulate who is responsible for what when jointly planning an event. If external businesses are providing services, such as food or rides, you should check they have their own insurance, and that it is in force on the day of the event.</p>
<p>Are we covered for goods in transit?</p>	<p>Yes, you are covered for up to £1,000 for goods in transit in a single consignment, or up to £5,000 in total.</p>
<p>Can we have Chinese lanterns and/or balloon releases at PTA events?</p>	<p>Yes, the policy will provide cover for both, providing a risk assessment is in place. Before organising release. Prior to organising the event make sure you contact your local council if these types of events are banned or not.</p>
<p>Are we covered for Colour Runs?</p>	<p>Yes, the policy will provide cover, providing a risk assessment is in place.</p>

<p>Are we covered for Roller Discos?</p>	<p>Yes, the policy will provide cover, providing a risk assessment is in place, for any claims that your PTA is legally liable for. However, we expect these events to take place at a suitable venue with appropriate supervision, such as a roller skate rink. We also expect these facilities to have adequate insurance in place for any liabilities they become responsible for, i.e. slips/trips due to floor defects so please ensure appropriate cover is in place.</p>
<p>Do we have any cover if we have to cancel our event, for example due to bad weather?</p>	<p>Policy does not extend to cover financial loss from cancellation of an event that is not of an insured nature, i.e. poor weather conditions. Marsh Commercial can arrange a separate event cancellation insurance, please contact them on 0330 828 6015 or parentkind@marshcommercial.co.uk. Event cancellation insurance must be purchased at least 10 days prior to the event occurring.</p>
<p>We are having a pony rides/donkey rides at our event and wondered if this is covered under our insurance?</p>	<p>We would suggest the individual or organisation providing or owning the animal should have their own insurance in place. If the animal is owned by a PTA member and they do not have separate insurance, then cover would be available under your PTA policy. Please note that the cover would not be for the animal itself i.e. if it was injured or died. The policy would only cover injury to third parties or damage to third party property where your PTA was negligent. It is worth noting that the Riding Establishments Act requires that organisations who are 'carrying out the business of keeping horses to let them out for hire for riding or riding instruction'. They are required to have their own insurance in place and owners of animals should undertake their own investigations to ensure that they meet the minimum legal requirements. Sufficient risk assessments should be carried out prior to the event taking place, including safety equipment, siting of the animals, suitability of the animals etc.</p>
<p>The PTA would like to hold a dog show where participants bring in their own animals. Or we'd like to have a pet's corner at our event, where people bring in their own rabbits, guinea pigs, chickens etc. Would this be covered?</p>	<p>Yes, the policy would cover the PTA if anyone suffers an injury or damage from a pet or other small animal present at a PTA event, and if you are held responsible. However, owners remain responsible for the supervision and handling of their animals, so we would suggest the third party who provides/owns the animal should have their own insurance in place. Individual participants may find that they have Personal Liability insurance under a Home, Motor or Pet insurance policy which would cover them for their participation. Please note that the cover would not be for the animal itself i.e. if it was injured or died. The policy would only cover injury to third parties or damage to third party property where your PTA was negligent. We would expect any animals deemed as dangerous or unsuitable to not be used. Sufficient risk assessments should be carried out prior to the event taking place.</p>
<p>Can we sell beauty products at PTA events?</p>	<p>Yes. Bought in, professionally manufactured beauty products can be sold as long as they are not tampered with. Items which have been handmade may be sold by the PTA provided that they have been risk assessed and are fit for sale.</p>
<p>Are we covered to apply any cosmetic treatments such as face painting, stick on glitter tattoos or nail polish?</p>	<p>Policy provides cover for treatments that do not require a qualification and deemed of low risk (face painting, stick on tattoos, nail polish). Treatment should be risk assessed, comply with relevant industry and Health and Safety Executive guidance. If the activity is undertaken by an external organisation or it is PTA members profession, they will need to maintain their own separate liability insurance.</p>
<p>We are holding a pamper evening. One of the mums works at a local beauty salon and wants to come in to do treatments. She isn't covered by her work insurance because she is doing this as an individual, but she will be keeping the money she makes on the night. Does she need her own insurance?</p>	<p>Yes, she does. If a third party is offering a service on behalf of the PTA for which they're making a personal profit, then they are not acting as a volunteer of the PTA. Whilst she might only be making a modest amount, she is conducting a business activity as a sole trader and should have her own insurance in place. Where she is not making any profit for this activity, we would consider her to be part of the PTA and would not require her own insurance.</p>
<p>Are we covered for holding events which are not on the school's property?</p>	<p>The policy will cover for any event which is being organised by the PTA. It does not need to take place on the school's property. Risk assessments become even more important if you're holding events at locations which you're not familiar with, and you should ensure that your chosen location has their own insurance in place should someone attending be injured due to the poor state of the premises.</p>

<p>We are looking to arrange an overnight camping event, with a camp fire. What do we need to consider?</p>	<p>Camp fires and fire pits are covered at these events. Proper risk assessments should be carried out and a common-sense approach taken. Children should be adequately supervised and safeguarding policies need to be created and followed. Parentkind membership insurance includes cover for claims relating to abuse. For cover to apply you must comply with the following:</p> <ul style="list-style-type: none"> • You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child abuse. • You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process. • All employees and volunteers engaged in regulated activity and/or activity that brings them into contact with children receive safeguarding awareness training including refresher training. • You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse. • You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period. <p>Any parents who are present with their own children will be there as part of a ‘family arrangement’ and so therefore, will not be required to be DBS checked. Please see the question regarding DBS checks and safeguarding in the General section above, and further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Our PTA would like to take part in the local carnival. Are we covered for taking part in walking processions? Can we have a float on the back of a lorry?</p>	<p>Processions and carnivals which you are organising are covered as standard if there are fewer than 3,000 people attending. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance. If there are more than 3,000 people, we would request that you contact Marsh Commercial to arrange a separate event insurance policy. Please contact us at parentkind@marshcommercial.co.uk or on 0330 828 6015. If you are taking part in an event organised by someone else, you are still covered if there are fewer than 3,000 people from your PTA attending. If you’re using vehicles, such as a flatbed lorry with people riding on the back on the public highway then these would fall under the Road Traffic Act, and we would consider anyone riding on the vehicle as a passenger so appropriate Motor insurance should be in force. If the vehicle is stationary and immobilised and on private land however then we would consider this to be a fixed stage rather than a motor vehicle and would cover this under to the Public Liability section of the policy. There should be a limit to the number of people on the stage at any one time.</p>
<p>If we store items in our own garages or a PTA garage will they be covered? Is alcohol that is stored in a garage covered?</p>	<p>Yes, provided the garage is secure and locked. You must ensure any security precautions are kept in good order and into full effective operation when the premises are closed or unattended.</p>
<p>Would the use of equipment owned by parents or friends used at PTA events be covered?</p>	<p>Yes. Non-electrical equipment such as tables and chairs would be covered. Electrical equipment will also be covered, but best practice would be for the item in question to be PAT tested. If items are brought from home and PAT testing is not available, we recommend that the PTA does a visual inspection and records this. PAT testing is not a legal requirement to use electrical items. There are special rules around the use of Bouncy Castles, and other play inflatables. See the section on Inflatables for more information. If the item is damaged the owner of property will need to claim against their own insurance policy, unless it has been damaged by a member of the PTA (see above question on public liability).</p>
<p>We have equipment which we own but keep offsite, for example at one of our homes. Do you have requirements regarding security for high value items?</p>	<p>It would depend on what the equipment is, but we do expect that the level of security in place is reasonable for the items being stored. You must ensure any security precautions are kept in good order and into full effective operation when the premises are closed or unattended. Evidence of forcible entry will be needed in the event of a claim.</p>
<p>We are hiring in some equipment for our PTA event, e.g. PA system for summer fete? Will this be covered if it’s damaged?</p>	<p>Yes. The policy will automatically cover you for up to £10,000 of hired in equipment at any event. We would expect you to treat items which are hired in with the same level of care as would be given to items which you own yourself. If the equipment is being loaned rather than hired for a fee under a contract, then these would be insured under the section for “Property owned by the Insured”.</p>

<p>Do we need to need to let you know about, or get approval from you, to run our Firework event?</p>	<p>If there are more than 3,000 attendees expected, or if you are setting off the fireworks yourselves, we would request that you contact us at parentkind@marshcommercial.co.uk or on 0330 828 6015.</p> <p>Policy will cover all PTA organised events with up to 3,000 people attending at any one time and fireworks are set off by a third-party company maintain their own insurance cover, without requiring any additional information or premium.</p> <p>We do require that:</p> <ul style="list-style-type: none"> • you conduct a full, written risk assessment • comply with guidance provided by Health and Safety Executive or industry regulations which may apply.
<p>Are we covered for fireworks events if we set off the fireworks ourselves?</p>	<p>No. If you require cover for this event you will need to contact Marsh Commercial on 0330 828 6015 or email parentkind@marshcommercial.co.uk and they will source a separate insurance policy for your event.</p>
<p>We are organising a firework event and we have a display company coming in to run the fireworks for us. Is this covered under our insurance?</p>	<p>Yes. The policy will cover the PTA for any losses which they're held responsible for. The PTA should ensure that the display company has adequate Public Liability insurance in place, ideally to a limit of £10,000,000. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Is the use of sparklers covered under the policy if we are selling them at the event?</p>	<p>No. Insurance policy no longer covers fireworks set off or used by PTA. Sparklers fall under the definition of fireworks. As per the Health & Safety Executive (HSE), fireworks organisers should adhere to Health and Safety assessments and inform the spectators that, on the day of the event, they cannot bring their own fireworks – including sparklers – onto the site. Due to the HSE guidelines, insurers will not cover these in the policy. Please see the link corresponding to this information for your immediate reference.</p> <p>https://www.hse.gov.uk/explosives/fireworks/using</p>
<p>We are planning to sell glow sticks at our event. What happens if the glow stick breaks and is accidentally swallowed or goes in a child's eyes?</p>	<p>This would likely be the manufacturer's liability. We would recommend that you obtain the sticks from a reputable outlet, and leave the snapping of the stick to the purchaser so there can be no liability on behalf of the PTA.</p>
<p>What is the distance that the public should be from fireworks and bonfires? Our field is not large enough to meet the recommended distances in the HSE Guidance. We have a display company doing our fireworks who said that these distances are just a recommendation, and they can still run a safe event in a smaller space. Am I still covered?</p>	<p>The HSE produces a range of information and guides on running safe Firework events which are free to download from their website. The two key documents can be found at: http://www.hse.gov.uk/explosives/fireworks/using.htm http://www.hse.gov.uk/explosives/fireworks/index.htm You can gain further guidance on distances and other aspects of managing an event safely from Parentkind on 0300 123 5460. The guidance provided by HSE is the recommended limits we would expect most displays to comply with.</p>
<p>Are bonfires covered during a firework or bonfire night?</p>	<p>Yes, provided you adhere to HSE guidelines and have a robust risk assessment in place you are covered. There is no requirement for a professional third party company to undertake this activity. As above, the setting off of fireworks must be done by a third party maintaining their own insurance cover.</p>
<p>What are the first aid requirements at events? Do we need to use professional first aiders?</p>	<p>We do not provide guidance or set minimum levels of first aid coverage as this should be driven by you as part of your risk assessment. For a small event, a qualified first aider is suitable but for larger events (500+ attendees) a professional presence, such as from St John Ambulance or the Red Cross may be more appropriate. Other factors such as what events or attractions are taking place should form part of the decision-making process. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>

<p>Would our volunteer first aiders be covered under the Public Liability, if they did something and someone sued</p>	<p>Yes. If the first aiders are provided by the PTA for the purposes of covering the event, then this would be considered to be part of the activities of the PTA.</p>
<p>“Natasha’s Law” The UK Food Information Amendment On 1st October 2021 changes to the law relating to allergen labelling on pre-packed food came into force, known as ‘Natasha’s Law’. Tragically, Natasha Ednan-Laperouse died from an allergic reaction to a pre-packed sandwich she’d purchased, as it did not state on the label that it contained something she was highly allergic to.</p>	<p>As a PTA you do not have to provide allergy information, however, professional stallholders that are registered as a food business must comply with the law relating to allergens. Non-professional stallholders, e.g. occasionally selling home-baked cakes on a small-scale basis, do not have to provide allergy information, however, the FSA recommends they do so as best practice. With any food preparation, there are now additional steps you should consider putting in place to ensure everyone is kept as safe as possible. In terms of managing the risk, it’s not dissimilar to other risks. It should form part of the PTA’s risk assessment which should identify who might be harmed and how, the level of risk and the appropriate risk controls to reduce or remove that risk. Any actions identified to mitigate the risk should be followed through to completion and the significant findings of the risk assessment communicated to all relevant people. The following links are useful in providing information on the law so you can be informed and make informed decisions. UK Food Labelling Resource FAQs – all you need to prepare for the UK Food Information Amendment. https://natashas-law-compliance.com/natashas-law-faq/ Food Standards Agency Information for schools, colleges, and nurseries on the new allergen labelling for prepacked for direct sale (PPDS) food. https://www.food.gov.uk/business-guidance/prepacked-for-direct-sale-ppdsallergenlabelling-changes-for-schools-colleges-and-nurseries Food Standards Agency Providing food at community and charity events – guidance on providing food in a village hall or other community setting for volunteers and charity groups. It includes advice on registration, certificates and allergen information. https://www.food.gov.uk/safety-hygiene/providing-food-at-community-and-charityevents Allergen checklists, signs and free training are available on the following website. Prepacked for direct sale (PPDS) allergen labelling changes for schools, colleges and nurseries Food Standards Agency There is also a useful guidance document on the application of EU food hygiene law to community and charity food provision: Community and charity food provision – guidance on the application of EU food hygiene law 10 For specific advice you could contact your local Trading Standards Department. They will advise whether you are a “food business” and give guidance with regards to compliance and best practice.</p>
<p>If someone has food poisoning or an allergic reaction to food we’ve served at a PTA event, is this covered by the insurance? Would it matter if we bought the food or made it ourselves?</p>	<p>Yes, the policy will provide cover to the PTA for injury caused by the provision of food and other products. The preparation and provision of food should be covered under the Risk Assessment. More information can be found on the Food Standards Agency website https://www.food.gov.uk/business-guidance/food-hygiene-for-your-business There is no difference from the PTA’s point of view as to whether the food was bought from a third party or they made it themselves.</p>
<p>We want to organise a BBQ for a PTA event. Would this be covered? Are we okay to borrow a BBQ belonging to a parent?</p>	<p>Volunteers doing the cooking and serving of food. The activity should be fully risk assessed including the siting of any gas canisters, and food safety and hygiene standards followed. If the PTA is hiring a catering organisation to come down and conduct the activity, they should have their own insurance in place.</p>
<p>Our PTA owns a bouncy castle. Do we need to have this inspected annually? If so, by who?</p>	<p>If a PTA is using a bouncy castle under any circumstance, our requirements are that the equipment being used meets the criteria of the Health and Safety Executive, Industry and Regulatory requirements. There is specific Health and Safety guidance including setting up safely, supervision, maintenance and other risk assessment topics in relation to the use of bouncy castles which has recently been updated and can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Are we covered to hire in bouncy castles, Zorbs and Sumo Suits, and supervise the activity ourselves?</p>	<p>Yes, however you should ensure that the supplier provides you with adequate training and instruction in the correct use and supervision. We recommend you set up an agreement between yourselves and the hirer so that both parties understand what their responsibilities are and what the scope of insurance is. Our requirements are that the equipment being used meets the criteria of the Health and Safety Executive, Industry and Regulatory requirements, which has recently been updated to include requirements relating to hiring inflatables and supporting documentation needed to ensure the requirements are met. There is specific Health and Safety guidance including setting up safely, supervision and other risk assessment topics in relation to the use of bouncy castles and can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>

<p>A parent owns a bouncy castle. Can we use it?</p>	<p>If a PTA is using a bouncy castle under any circumstance, our requirements are that the use of the equipment being used meets the criteria of the Health and Safety Executive, Industry and Regulatory requirements. The criteria that needs to be met has recently been updated and can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm. The guidance notes from the Health and Safety Executive state that "Health and Safety law will apply to the supply, hire and use of inflatables for commercial purposes. It does not apply to private, domestic buyers and users". Whilst the equipment may be owned and generally used for private and domestic use, if it's being used at a fete with members of the public being permitted to use it, then it will fall into the definition of "commercial purposes" and further Health and Safety legislation will become applicable. There is specific Health and Safety guidance relating to the use of bouncy castles which can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>We own a bouncy castle - can we hire this out to other people? Will this be covered under our Policy?</p>	<p>If the bouncy castle is being used for hire, then it would be classified as being used for commercial purposes. The policy requires that your equipment meets the Health and Safety Executive criteria, Industry and Regulatory requirements and is appropriately risk assessed before hiring any equipment to a third party. This has recently been updated, please refer to the link below. Health and Safety law may be applicable and annual inspection by a qualified and certified inspector undertaken. We recommend you set up an agreement between yourselves and the hirer so that both parties understand what their responsibilities are and what the scope of insurance is. You should ensure that you are providing the hirer with appropriate instruction and information regarding the safe use of the equipment. You should also check the condition of the item with the hirer prior to use, so that any faults are picked up before and documented. There is specific Health and Safety guidance relating to hiring bouncy castles which can be found here http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>We are hiring a bouncy castle and they only have £5million PL insurance. Our local authority/school are saying we can't use them unless they have a minimum of £10million. Is this something Marsh Commercial can help with?</p>	<p>Where a third party requires a minimum Public Liability insurance cover for use of inflatables on their land, i.e. a Local Authority, you need to ensure that the hiring company has adequate Public Liability insurance in place to cover the costs for claims that they are deemed legally liable for. Most Local Authorities or other organisations require a minimum of £10million PL cover, however, you would need to check with them of their specific requirements.</p>
<p>We are holding a Tug of War at our fete. Are we covered?</p>	<p>Yes, however a full risk assessment should be carried out for these activities, which will include adequate inspection and maintenance of equipment, and any relevant Health and Safety Executive guidance to be followed. Where possible we would expect for an experienced third party with their own appropriate insurance arrangements to be brought in to run these activities.</p>
<p>We are arranging a sports event. Are we covered?</p>	<p>Provided the sport event is athletics track and field, badminton, baseball, basketball, bowling, bowls, cricket, fencing, handball, netball, rounders, rowing, squash, swimming, table tennis, tag rugby, tennis or volleyball you are automatically covered.</p> <p>Policy will not cover any form of contact sports, football, winter sports, rock climbing or mountaineering ordinarily necessitating the use of picks, ropes or guides, pot-holing, caving, parachuting, parascending, paragliding, hang gliding, bungee jumping, scuba and skin diving, white water rafting, racing except on foot, professional organised sports or air travel other than as a passenger in a licensed passenger carrying aircraft.</p>
<p>Do we need to have our accounts examined every year?</p>	<p>A competent third party such as a school bursar or school Business Manager will need to review your accounts annually for crime cover to apply.</p>

<p>Would we be covered if the Treasurer or other committee member stole money from the PTA?</p>	<p>Your policy includes cover for theft of funds by a treasurer, committee member, or possibly a volunteer. Cover is provided based upon the following assumptions:</p> <ul style="list-style-type: none"> • You are a UK registered charity or not-for-profit organisation with no overseas assets or representation In respect of any of the liabilities to be covered under the proposed policy. • You or any Insured Person has not been the subject of any Claim (including Employment Claim) whether successful or not during the last 5 years. • In the last 5 years you or any Insured Person have not been the subject of an Investigation by any Official Body or institution. • After enquiry of Insured Persons you are not aware of any fact, circumstance, allegation or incident that might give rise to a Claim under the proposed policy. • You have never had any insurer decline, cancel, refuse to renew or apply special terms to any application of yours for insurance covering any aspects of the proposed policy. • You are not a school or college (appreciating PTA's are linked to schools but are not schools). • In your latest report and accounts you have declared a positive net worth (total assets exceed total liabilities) and no loss that was not previously budgeted for. • A competent third party such as a school Bursar or school Business Manager revis your accounts at least annually. • Duties are segregated so that no one person exercises control over signing cheques, issuing instructions for disbursement of assets or funds, fund transfer procedures and investments. • There is password protection on access to all your computer systems and changes to passwords are made at least every 90 days. • All computers use automatic time locks if left unattended. • Any professional services that you provide to third parties do not earn you fees except income that amounts to reimbursement of your direct expenses or a grant or other form of funding from a public authority.
<p>Our Treasurer's house was burgled and the cash from the fete was stolen. She was going to count this at home so we don't have an accurate record of how much was taken. Would this still be covered?</p>	<p>Any claim that can't be substantiated would be declined. The cash should be counted prior to leaving the event and a record should be kept of how much was counted. If it's a large event, then the count could happen during the event rather than leaving it until the end and the Treasurer normally supervises the PTA volunteers who do the counting. We recommend that there are at least two people doing the counting. Money should ideally be banked straight away or be put in the school safe. The limit for cash cover in a private house is £500 so if you have more than this, it should be divided between the committee members and a record kept of each amount and where the address it will be kept at. A police crime number will also be required to pursue a claim. Please see the insurance summary document, policy schedule and policy wording for full details of your insurance. These documents are available upon request from Parentkind on 0300 123 5460.</p>
<p>Do we need to let you know or get approval from you, to run a special event such as a fete or firework display?</p>	<p>If there are more than 3,000 attendees expected this event is not automatically covered and you will need to arrange a separate event insurance policy with Marsh Commercial. Please contact us at parentkind@marshcommercial.co.uk or on 0330 828 6015. Your policy will cover all PTA organised events with up to 3,000 people attending at any one time, without requiring any additional information or premium, except for firework events where PTA sets off the fireworks themselves.</p> <p>It is a requirement that:</p> <ul style="list-style-type: none"> • you conduct a full written risk assessment. • comply with guidance provided by Health and Safety Executive or industry regulations which may apply. <p>As per the above, if the PTA is setting off fireworks themselves a separate insurance policy will be required, we would request that you contact Marsh Commercial at parentkind@marshcommercial.co.uk or on 0330 828 6015 .</p>
<p>Will we need to pay an additional premium if we organise an event for more 3,000 people? If so, how much will this cost?</p>	<p>Yes, you will have to pay for a separate event insurance policy for events where over 3,000 people are attending. Each event will be reviewed individually based on its unique features, so it is not possible to provide any indication of the costs. Any premium which may apply will be based on the size of the events and the types of activities you are doing. Some activities increase the risk of an accident occurring, such as the provision of alcohol, the use of stages, fireworks or pyrotechnics, the use of bouncy castles and so on. These factors will affect the premium required and conditions imposed on this policy. Please contact Marsh Commercial at parentkind@marshcommercial.co.uk or on 0330 828 6015, who will obtain insurance quotations for you.</p>

<p>We are keen to run a fashion show or an arts show. We have never done this type of event before and wondered if we are covered under the policy? Are we covered to run a bag pack at a local supermarket to raise funds for the PTA? Is the PTA covered to organise a sponsored event, such as a fun run or sponsored cycle?</p>	<p>Yes. Policy covers all events run by the PTA with less than 3,000 people attending as standard. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive Guidance. If the event includes items which you are borrowing and are therefore responsible for, or unusual/higher risk items such as statues or works of art, then these should be referred to Marsh Commercial. Please contact Marsh Commercial at parentkind@marshcommercial.co.uk or on 0330 828 6015. Any items owned by the PTA are covered up to the value of £15,000. Please contact Marsh Commercial at parentkind@marshcommercial.co.uk or on 0330 828 6015 if you need additional cover.</p>
<p>PTA covered to organise a sponsored event, such as a fun run or sponsored cycle?</p>	<p>Provided the sport event is athletics track and field, badminton, baseball, basketball, bowling, bowls, cricket, fencing, handball, netball, rounders, rowing, squash, swimming, table tennis, tag rugby, tennis or volleyball you are automatically covered.</p> <p>Policy will not cover any form of contact sports, football, winter sports, rock climbing or mountaineering ordinarily necessitating the use of picks, ropes or guides, pot-holing, caving, parachuting, parascending, paragliding, hang gliding, bungee jumping, scuba and skin diving, white water rafting, racing except on foot, professional organised sports or air travel other than as a passenger in a licensed passenger carrying aircraft.</p>
<p>Are there any age restrictions for entrants?</p>	<p>There are no age restrictions on entrants to events under the insurance policy, however, some sections of cover, e.g. Personal Accident, have some limitations around the level of benefit for older and younger people. Please see the insurance summary document, policy schedule and policy wording for full details of your insurance. These documents are available on the website or upon request from Marsh Commercial on 0330 828 6015 or email parentkind@marshcommercial.co.uk or from Parentkind on 0300 123 5460.</p>
<p>What if some of our members enter a sponsored event organised by someone else, such as Moonwalk, Three Peaks Challenge or London to Paris bike ride and offer to donate their sponsorship money to our PTA, would this be covered by the insurance?</p>	<p>A member of the PTA is taking part in the activity as part of a PTA organised and approved "team effort" then we would consider participants to be under the supervision of the PTA, and the policy would provide cover for your liability. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance. If members of the public, or members of the PTA opt to take part in an event organised by a third party, e.g. the London Marathon, and wish to donate the funds raised to the PTA this would not be considered to be an activity organised by the PTA, so cover would not apply. Individual participants may find that they have Personal Liability insurance under a Home or Motor insurance policy which would cover them for their participation.</p>
<p>Are we covered for Father Christmas to come to our event? He's a dad/granddad of a child at the school.</p>	<p>Yes. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance for any event. DBS checks cannot be undertaken on individuals who are undertaking one-off or infrequent activities so the potential risk to children should be included within this Risk Assessment. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>The school where we are holding our fete has been closed due to fire/flood. Do we have cancellation cover?</p>	<p>There is no cancellation cover available in the policy. If you require cover for event cancellation, please contact Marsh Commercial on 0330 828 6015 or parentkind@marshcommercial.co.uk.</p> <p>Event cancellation insurance must be purchased at least 10 days prior to the event starting.</p>
<p>We are running a fashion show/art show/exhibition. Is the equipment covered whilst it is in our care? What if the company we borrowed the clothes from claim some of them have come back smelling of cigarettes and body odour and want us to replace them. Is this covered?</p>	<p>Yes. The policy will cover for property which you own or are legally responsible for. This will include items which are on loan to you for an event if you have agreed to accept responsibility for them. The policy will automatically cover up to £15,000 any one claim and in the aggregate during the policy year for all items which you own, and up to £10,000 for items on hire. If you are being loaned or hiring items of a greater value you may require additional cover. We would ask that any items borrowed or hired in are treated with the same care as you would give for your own property. There should be some agreement between the company loaning the items and the PTA around the use of the garments. It would be assumed that there may be some general "wear and tear" from the use of garments at events. This would be considered to be an expected outcome of use, and the insurance policy would not cover general cleaning costs.</p>

<p>We have been invited to host a stall/provide an activity/provide refreshments at an event run by another organisation. Are we still covered?</p>	<p>Yes, policy will cover your activities whilst attending an event run by someone. Risk assessments should still be carried out, and it should be clear what the responsibilities of the PTA and the “host” organisation are.</p>
<p>We are organising a duck race on a local river. Is this covered?</p>	<p>Yes, policy will cover this activity, but it must be fully risk assessed and managed. We would recommend that:</p> <ul style="list-style-type: none"> • children should not be permitted to enter the water • water should be slow moving and no deeper than 1m in depth • weather reports checked prior to the event to ensure there are no unexpected weather events which could lead to the event becoming unsafe.
<p>We are holding a sleepover event. Is this covered?</p>	<p>Your public liability policy will respond in the event of a claim that your PTA may become legally liable for in connection with the usual activities of a PTA including “Sleepovers” or activities taken overnight. There is an increased safeguarding risk with overnight exposures involving children and adults at risk. It is very important that the PTA have adequate risk evaluation and control systems in place which will safeguard children and adults at risk. Please see the question regarding DBS checks and safeguarding in the General section above, and further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>We want to set up an afterschool club. Will we be insured to do this, as it is not a oneoff event</p>	<p>Yes, the PTA would be insured for an afterschool club which is the responsibility of the PTA. The club should not include hazardous activities and should not exceed a reasonable amount of ‘after school’ time. DBS checks should be conducted on all members or volunteers who undertake unsupervised contact with children or vulnerable adults. DBS checks are not needed for ‘supervised’ volunteers, provided the activity is supervised by someone who has undergone a DBS check.</p>
<p>We want to organize a ‘walking bus’ to get children to (and/or) from school</p>	<p>Any request for cover for this type of activity will need to be referred to Marsh Commercial on 0330 828 6015 or parentkind@marshcommercial.co.uk.</p>
<p>We have students helping out at our event and wondered if there is an age limit for them handling money, selling items, running the car park, washing cars unsupervised?</p>	<p>No, although we suggest children under 16 should be supervised by an adult if handling money and while on a stall. The same applies to car parking or car washing.</p>
<p>What is the recommended ratio of adults to children at any event?</p>	<p>This really does depend on the age of the children and the activities being carried out. From an insurance perspective there is no specific ratio requirement which we would insist upon. We would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance for any event. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>The school where we are holding our event has a play area. If we do allow children to use it, should it be supervised by someone from the PTA?</p>	<p>If children are allowed to use the play area, then it should be considered as part of the risk assessment. If it is particularly hazardous you may wish to consider whether supervision or fencing off the area is appropriate. The school should give permission for the equipment to be used and the schools risk assessments and procedures should be followed. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>The school owns a swimming pool, and we use this out of hours and in the holidays. What kind of supervision do we need to take into account?</p>	<p>There should be a consideration as to the ratio of supervisors to children, and we would request that you follow the school’s pool operating plan for procedures and supervision ratios. DBS checks may also be required. Please refer to the section on DBS checks and safeguarding for more details. Depending on the local rules and regulations, you may need a qualified lifeguard to be present. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>

<p>The school owns a swimming pool, and we permit users access to the building where there is no supervision. Is this covered?</p>	<p>We would strongly discourage the practice of allowing users access to the pool without anyone else present, as should there be an incident and no-one would be available to assist. We would cover the liability of the PTA should they be held responsible for any injury of a user at the pool. Therefore, the pool should undergo stringent risk assessments. The risk assessment should include frequent inspection and maintenance regimes, as well as emergency procedures. Depending on the local rules and regulations, you may need a qualified lifeguard to be present. Further risk guidance can be gained from the Parentkind Advice Line on 0300 123 5460.</p>
<p>Is it OK if the supervisor's own child is in the pool as well?</p>	<p>Yes, this is covered.</p>
<p>Can we have external stallholders/ entertainers at our events? Will they be covered by the insurance, even if they make a small personal profit for themselves</p>	<p>Yes you can but all registered businesses or vendors or sole traders who are providing services such as food or rides, entertainment or stall holders must have adequate public liability insurance of their own in place. This will include franchises such as Body Shop, Avon, The Book People and small businesses or entertainment such as DJ, circus companies or external caterers. The adequacy of their cover should be considered in line with the type of activity they perform, the number of attendees and requirement of your own risk assessment. In addition, you may need to check with the school, or owner of the premises where you are holding the event, to see if there is a minimum level of cover they require from you or external businesses you use.</p>
<p>Who do you class as a non-professional or professional stallholder/ entertainer?</p>	<p>It is insurers intention to support PTA's with fund raising activities supported by PTA volunteers. Not to provide public liability cover for external third parties, registered businesses or vendors or sole traders at your event as they should have their own insurance cover. What do insurers mean by 'external third parties, registered businesses or vendors' or sole traders? Put simply it is any external body outside of your PTA that operates or exists to make a profit. Insurers do appreciate that the making of a profit creates a grey area for 'hobbyists' who make and sell handmade products such as cards, knitted toys, craft items etc ad-hocly throughout the year or who perhaps have a social media presence where they sell their products ad-hocly. Because of this grey area Parentkind has worked closely with Marsh Commercial and insurers to agree a clarification on public liability insurance cover for such 'hobbyists'. Provided the 'hobbyist stallholders' income does not exceed £1,000 per annum and the 'hobbyist stallholder' completes a 'Stall Holders Declaration form' (available in the My PTA Account on the Parentkind website) prior to the event to confirm their understanding of the £1,000* limit.</p> <p>*The limit has to be £1,000 per annum as amounts earned above this means the person may have to register as a sole trader for tax purposes and should therefore arrange public liability cover in their own right.</p>
<p>Are we permitted to allow professional stallholders to attend if they don't have their own insurance?</p>	<p>We would strongly discourage this practice. Not only will the professional stallholders be at risk of being sued with no insurance policy to protect them, the PTA may also be targeted. Where the claim arises from an action of a third party, the PTA may not be covered by the policy. Many schools and other property owners will also require that all stallholders have their own insurance in place before they're permitted to be on the premises.</p>
<p>Are we able to extend our policy to cover professional stallholders?</p>	<p>Your policy cannot be extended to cover professional stallholders, contractors or other third parties. Cover is provided only to the PTA, and its volunteers. If a professional stallholder requires insurance please provide them with Marsh commercials contact details, 0330 828 6015 or parentkind@marshcommercial.co.uk</p>
<p>Who do you class as an entertainer?</p>	<p>This would include anyone brought in to entertain your crowd: DJs, musicians, magicians, jugglers, look-a-likes, comedians, dancers, etc. Professional entertainers would be expected to have their own insurance and best practice would be to have a copy of this prior to the event.</p>
<p>What about if a professional (i.e. an auctioneer or caterer) came to our event but gave their time for free</p>	<p>We suggest the first point of call would be for the professional to refer to their own insurance.</p>

<p>We are organising an event and bringing in a company/organisation to run an activity. What considerations do we need to make?</p>	<p>We suggest you should ensure that the company has their own insurance which is adequate for the event as they would not be covered under your insurance. We recommend they have no less than £5m Public Liability insurance, however, please adopt a common-sense approach for the limit for indemnity and the activity/risk in question. For example, you should make sure that they have full risk assessments in place, and that the organisation has the appropriate qualifications. You will need to see their proof of insurance and we recommend you also see their risk assessment.</p>
<p>Our PTA would like to organise a trip to a Christmas show at a local theatre. We'll be organising the coach journey there and back. Is this covered by the insurance? We are organising a family day out to a local theme park. If someone is hurt at the park or on the journey, is this included in our insurance?</p>	<p>The policy will provide cover for PTA organised activities where the PTA is responsible for any injury or damage to property. In the event of an accident which is the responsibility of a third party, e.g. coach operator, or venue, then the other organisation would retain liability and provide cover under their own insurance. The PTA should ensure any third party they use is reputable and has appropriate insurance in place, where such a request is appropriate.</p>
<p>We sometimes use the school's car park for people attending PTA events. If there is an accident involving vehicles' within the car park, would this be included in our insurance?</p>	<p>The Membership insurance would cover the legal liability of the PTA. This would not however override the responsibility of the driver.</p>
<p>We want to have static vehicles, like a tractor, at our event. It will be supervised by the owner, and children will be allowed to climb on it but it will not be driven. Would this be covered?</p>	<p>The vehicle must be insured by the owner but your Parentkind membership insurance covers public liability for accidents. The vehicle should not be left unattended at any time that the event is open to the public, and there should be a limit to the number of children who can climb on it at any one time.</p>
<p>We would like to offer tractor/trailer rides at our event. Is this covered by the insurance?</p>	<p>If the vehicle is one which would fall under the Road Traffic Act and requires compulsory Motor insurance to be taken on a public road, then claims should fall under the Motor policy. The PTA should ensure that the owner of the vehicle has appropriate Motor insurance cover in place. The PTA policy will not provide any cover for vehicles whilst they are in motion or being used as a mode of transportation, even if it is only being driven on private land. Vehicles which are not registered for use on public roads do not require compulsory Motor Insurance. The owner of the vehicle should be able to advise if this is the case. The Parentkind Membership policy would cover their use if the vehicle is owned by a member or volunteer of the PTA and a full risk assessment is undertaken.</p>
<p>What happens at Boot Fairs? We have outside caterers coming in, we will be marshalling the cars but people are selling their own property?</p>	<p>The policy will cover the liability of the PTA. If "professional stall holders" third parties are trading at the event, then our policy would not cover them as they are considered to be a separate party. The participants/owners of vehicles are not considered to be volunteers of the PTA and should carry valid Motor insurance to cover any damage and injury which they may cause, and any accidents should be covered under the participants insurance. The PTA are not responsible for any goods which third parties or participants sell. Individual participants may find that they have Personal Liability insurance under a Home or Motor insurance policy which would cover them for their participation in the event.</p>

<p>What is an excess layer policy?</p>	<p>An excess layer policy is a type of insurance coverage that provides additional protection beyond the limits of an underlying primary insurance policy. It is often used in commercial insurance to cover large risks that exceed the limits of standard policies. Excess layers attach to the primary policy terms and conditions and will respond when the previous layer has been exhausted.</p>
<p>Am I covered for £10,000,000 Employers Liability?</p>	<p>Yes. Zurich Insurance were unable to provide the full £10,000,000 limit of indemnity required by members and are only providing £5,000,000. Marsh Commercial have arranged an excess layer policy with Axis Speciality Europe SE for a further £5,000,000 providing the overall £10,000,000 cover required. Marsh Commercial have created a "To Whom It May Concern" document which can be used to evidence the total £10,000,000 limit of indemnity is in place for your PTA.</p>
<p>We own a slushie machine and will serve slushies containing glycerol, is this covered under the insurance and what precautions should be taken?</p>	<p>Yes, provided the Food Standards Agency (FSA) advice is followed, and precautions are taken in line with this advice, then the policy will provide cover to the PTA for injury caused by the provision of drinks and other products. Glycerol is an ingredient that is added to some food and drink, following several cases of glycerol intoxication in children, the FSA have issued guidelines to food manufacturers and retailers regarding levels in food and drink and how to serve specific products. A full risk assessment should take place and anyone serving the slushies must be made aware of the FSA advice. We expect you to have a policy in place of only serving adults or children accompanied by an adult and no free refills or self-access to be allowed. We expect you to follow the guidelines and clearly display the 'glycerol and slush ice drinks poster', the poster and more advice on this subject can be found on the FSA website: https://www.food.gov.uk/business-guidance/approved-additives-and-e-numbers.</p>
<p>Weather-Related Incidents</p>	
<p>Are we covered for weather-related incidents, i.e. if the marquee blows away and damages property/people?</p>	<p>Yes, if the marquee causes injury or damage to a third party we will cover your legal liability.</p>