

Frequently Asked Questions for Districts and Clubs

Q: What is Public and Products Liability?

Answer: Indemnity against legal liability for death, injury to third parties or loss of or damage to third party property arising out of the charity. Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the products supplied.

Q: Who provides Public and Products Liability and to who?

Answer: Aviva provide the cover for the Association of Inner Wheel Clubs and cover extends to the associated Districts and Clubs.

Q: What Limit of Indemnity applies Public and Products Liability?

Answer: £10,000,000

Q: What is Employers Liability?

Answer: Indemnity against legal liability for death, injury to or illness of employees arising out of or in the course of the charity and within the Territorial Limits.

Q: Does Employers Liability extend to include Volunteers?

Answer: Yes

Q: Who provides Employers Liability and to who?

Answer: Aviva provide the cover for the Association of Inner Wheel Clubs and cover extends to the associated Districts and Clubs.

Q: What Limit of Indemnity applies Employers Liability?

Answer: £10,000,000

Q: Does Employers Liability extend to include Volunteers?

Answer: Yes

Q: Who provides Employers Liability and to who?

Answer: Aviva provide the cover for the Association of Inner Wheel Clubs and cover extends to the associated Districts and Clubs.

Q: What Limit of Indemnity applies Employers Liability?

Answer: £10,000,000

Q: Should we be undertaking risk assessments?

Answer: Yes, all Districts and Clubs should be undertaking risk assessments for all activities and locations.

Q: Are we covered for events?

Answer: Yes, you are usually covered for events like meals etc, but it depends on the type and size of event. Please contact Michael Cushing at PIB Insurance Broker to discuss (details below)

Q: Are we covered for cancellation of events?

Answer: No cancellation cover is provided. If cover is needed, please speak with Michael Cushing at PIB Insurance Broker to discuss (details below).

Q: Who covers our Regalia?

Answer: The Districts and/or Clubs are required to arrange their own insurance for their own Regalia. If unsure, please contact Michael Cushing at PIB Insurance Broker to discuss (details below)

Q: Who covers our items other than Regalia?

Answer: The Districts and/or Clubs are required to arrange their own insurance for their own Regalia. If unsure, please contact Michael Cushing at PIB Insurance Broker to discuss (details below)

Q: Who covers our Money?

Answer: The Districts and/or Clubs are required to arrange their own insurance for their own Money. If unsure, please contact Michael Cushing at PIB Insurance Broker to discuss (details below)

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