

Handy Hints:

Managing risk & Insurance cover

Minimising risk

To ensure the best possible outcome for your Heritage Open Day all events need to carry out a risk assessment. For detailed guidance see our [Risk Assessment Factfile](#) and [Template Form](#), which you can download from your Organiser Area or request a copy from the Heritage Open Days team.

Here is a short summary though:

- 1. Prepare:** Carry out a risk assessment and draw up an emergency plan for evacuation, take adequate actions before your event and review them during the day.
- 2. Act professionally and promptly:** Deal with incidents in a diligent and helpful manner; depending on the type of accident, this may range from making the person affected comfortable to calling the ambulance. Don't admit any responsibility.
- 3. Capture and communicate:** Record the facts accurately and comprehensively, take notes from anyone who saw what happened as well as their contact details. Take photographs of the area in question and pass everything on immediately to the Heritage Open Days office and our insurance broker.

Email: info@heritageopendays.org.uk and insuranceoffice@ajg.com

Subject line: Heritage Open Days incident report

If you should receive a Claims Notification Form from a claimant's solicitors, do not acknowledge it, you must forward it via email within 24 hours of receipt. **All communication should be done through the insurers.**

Insurance cover

It is free to take up our insurance but before requesting it please read the following documents carefully and take note of the limitations.

Documents:

- [A letter from our insurance brokers with a summary of the policy](#)
- [The full policy document](#)

Please note:

1. This is public liability insurance so it covers visitors, NOT your property
2. It is secondary cover, so if you already have insurance, claims will be forwarded to your policy first
3. Not all activities can be covered by the policy, please take care to note the exclusions. This insurance policy is intended to cover low risk activities which encourage the public appreciation of heritage. In addition to the exclusions listed within the policy document, from previous questions we can confirm that this policy is not intended to cover the following types of activities:
 - a. Events on water:** All boats whether moving or moored are not included as they fall under the Marine Insurance Act.
 - b. Means of transport:** Bus tours, train tours (including miniature trains), boat trips and shuttle services on and between Heritage Open Days sites. Bicycle rides and horse-drawn carriage rides.
 - c. Hands-on activities and presentations:** Hazardous 'hands-on' workshops or skills demonstrations such as wood or stone carving, clog making or glass blowing. Only bona-fide craftsmen should be used and it should be ensured that they have their own adequate insurance in place.
 - d. Musical instruments:** If you stage concerts, take into account that musical instruments are not insured by this policy.
 - e. Access issues:** If you intend to allow access to towers (church towers, lighthouse etc.) or structures below ground level, the access has to be via a sturdy (e.g. spiral) staircase, ideally with a permanent handrail.
 - f. Food and drink:** If you intend to provide refreshments, please be aware that no liability is accepted for their consumption.

Questions?

If you have any insurance queries please contact the National Trust's Insurance Broker, Gallagher, on insuranceoffice@ajg.com