



# Introducing our Insurance Cover

Heritage Open Days can offer free secondary insurance cover for some activities.

## Risk assessments

All events carry risk, to ensure the best possible outcome for your Heritage Open Day, all events MUST carry out a risk assessment. The risk assessment must be kept accessible and under review. The insurers may ask to see it at any time.

See our [Handy Hints Guide to Risk Assessments](#) for more detail and a template form (which includes examples from Heritage Open Days events).

## Our 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. Please note the policy is designed to cover in-person visits to properties but may provide limited cover for other events.

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

### IMPORTANT NOTES

1. This is a public liability insurance so it covers visitors, NOT damage to 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:

**Events on water:** All boats whether moving or moored are not included as they fall under the Marine Insurance Act.

**Means of transport:** Bus tours, train tours (including miniature trains), boat trips, bicycle rides, horse-drawn carriage rides, and shuttle services on and between Heritage Open Days sites.

**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.

**Musical instruments:** If you stage concerts, take into account that musical instruments are not insured by this policy.

**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.

**Food and drink:** There is no cover under this policy for the consumption of refreshments aside from those detailed in the registration form and fully assessed as part of the main HODs event.

4. The policy is designed to cover in-person events to properties but does offer additional, limited cover for online events.

Legal fees for any data protection breach are covered

Fines are NOT covered

Transmission of computer virus NOT covered

5. Whilst the policy covers the preparation period for the festival as well as the event itself the same limitations apply. So organisers who take up our insurance have public liability cover for planning and preparation, but its scope is as outlined in the policy, for example, the cover excludes the following:

The operation of drones (eg to take aerial photography for a video)

Climbing ladders (eg to create an online tour of inaccessible places)

## QUESTIONS?

If you have any insurance queries please contact the National Trust's Insurance Broker, Gallagher, on: [insuranceoffice@ajg.com](mailto:insuranceoffice@ajg.com)

Always consult the policy for full details.