



# CATHOLIC CHURCH INSURANCE ASSOCIATION

## SECTION 3: Indemnity to Hirer

Many Parishes now hire their halls or other rooms or playing fields to other groups or organisations for a fee or donation to funds. These groups should have their own Public Liability insurance in the event that through negligence or absence of care they injure people within their group, other individuals or damage third party property, including the premises they are hiring from you. However, often insurance is not arranged. Public Liability cover is now provided to all Parishes for hirers of their premises. The cover arranged is summarised below. The existence of this insurance does not, however, take away the need for any non-Parish groups or organisations to have their own insurance policy, and this is particularly true for “commercial” organisations, operating for gain or profit.

(Any Parish Group will already be insured as part of the Parish Liability policy.)

### WHAT IS INSURED

Insurance arranged is a Public and Products Liability Insurance for persons or groups hiring or borrowing Church property.

This insures the Third Party Liability (including Member to member liability) for injury to persons or damage to property arising from the activities of Non-Parish organisations while they are using Parish property. A maximum indemnity of £50,000,000 is payable in respect of any one claim. (Claims in respect of Products sold or supplied have a maximum indemnity of £50,000,000 in total in one period of insurance).

In addition to the above limits the insurers will pay costs and expenses incurred in defending any claim.

### WHAT IS NOT INSURED

The first £100 of damage to rented or borrowed property caused other than by fire or explosion.

Radioactive contamination

War Risks.

Damage to property being worked upon Ships, Aircraft and Vehicles

Aircraft products

Deliberate acts or omissions

Contractual Liability for financial loss

Pollution not arising from a sudden and unforeseen incident.