



## Living Streets Public Liability Insurance

Living Streets Local Groups are covered by Living Streets Public Liability insurance policy for a range of activities.

Please read carefully, as it's crucial that all Local Groups know what activities are covered and any related conditions. All Local Groups and Local Group members must only carry out the activities permitted by the insurance policies when acting on behalf of the Group.

These include events where you have the landowner's consent to be there.

Undertaking an activity not covered by our insurance may make the individuals concerned and Living Streets liable for the full cost of any claim made.

You will often need to prove that you have Public Liability Insurance cover before booking a stall or organising an event. The Public Liability Certificate is found on the [Local Group Resources](#) page.

You will only be covered by insurance if a thorough risk assessment is undertaken prior to events – see note below for guidance. A template risk assessment is available for you to use. An example of a completed risk assessment is also available.

Examples of the events that you will need to risk assess:

- Public meetings – consider the size of the meeting, the location and any evacuation procedures
- On street action/audits/meetings/videoing etc – consider issues with traffic, crossing points and weather
- Stalls on streets/shopping centres/community events - consider weather, safety of stand and equipment, security of people on stand and any trip hazards
- Led walks in local parks or around neighbourhoods

If you are undertaking any fundraising activities please speak to Living Streets staff in advance.

\*If a risk is judged to be 'high risk' a measure must be identified and implemented that lowers the risk\*

\*Risk assessments should be shared with others within the Group, but they do not need to be sent to Living Streets HQ for approval\*

If you are unsure whether or not your event is covered by Public Liability Insurance please ask Living Street staff in advance.