

Insurance - Frequently Asked Questions

Thank you for holding a fundraising event in aid of Fire Fighters Charity - your support is greatly appreciated. These FAQs are designed to provide you with useful information when requesting insurance for your fundraising event. If you have any further questions please contact our Customer Care Team on **01256 366566** or **customercare@firefighterscharity.org.uk**

How do I apply for the Charity's insurance cover for my fundraising event?

You need to fully complete a Fundraising Event Notification (FEN) form. Our standard form is applicable for all fundraising events that are eligible for Fire Fighters Charity insurance cover.

We also have sample FEN forms for the event types listed below. These forms have some of the common risks of the event pre-populated to make them quicker and easier to complete:

- Car Wash
- Christmas Float
- Collection
- Fire Engine Pull
- Sports Event

As these are sample risk assessments, it is important that they are revised to incorporate all hazards relating to your specific event and event location. Sample FEN forms submitted without the risk assessment details having been adapted may not be accepted. Sample Fen forms can be requested by contacting the Customer Care Team.

Please submit your completed FEN form at least 21 days prior to your event to **customercare@firefighterscharity.org.uk** or post it to **Customer Care Team, Fire Fighters Charity, Marine Court, Fitzalan Road, Littlehampton, West Sussex, BN17 5NF.**

I have already completed a Fire and Rescue Service risk assessment for the event. Can I submit this?

All fundraising events must be comprehensively risk assessed. You can either complete Section 4 of the FEN or submit your Fire and Rescue Service event risk assessment. If submitting a separate risk assessment you must complete all other sections of the FEN in full.

I am holding a car wash event. Do I need to submit a FEN form?

If your event fulfills all of the criteria below then you do not need to complete an FEN form:

- Your car wash is being held on a fire station
- 100% of the events proceeds are coming to Fire Fighters Charity
- There are no additional activities involved (e.g. a food stall)
- You register your car wash event in advance

To register your car wash event please go to: **www.firefighterscharity.org.uk/RegisterCarWash**

What does the Charity's insurance cover?

Fire Fighters Charity's public liability insurance is in place to provide legal liability cover of up to £10 million for the cost of claims made by members of the public for incidents that occur in connection with events raising funds for the Charity. It covers the cost to the Charity of compensation for accidental injuries and accidental loss of, or damage to, property.

The insurance covers the Charity's legal liability only and does not extend to other charities or causes who may benefit from the monies raised, or to any providers of external activities or equipment.

Why doesn't the Charity's insurance provide cover for other charities and causes?

Fire Fighters Charity's insurance solely covers the Charity's legal liability and cannot extend to provide cover for other organisations jointly involved in a fundraising event. Should a claim arise, the responsibility for covering the associated legal costs will be with the organisation that is deemed liable. It is therefore recommended that any other charities/causes involved in an event have their own insurance cover.

Along with my completed FEN form, why do I need to submit, evidence of insurance for the external activities/equipment being used at our fundraising event?

External activities or equipment are owned and provided by a third party, rather than the Charity or the Fire Station organising and running the fundraising event. This can include, for example, a bouncy castle, a marquee, fairground rides, external catering, sporting equipment etc.

Such items are not covered under the Charity's insurance policy and must have their own public liability cover with a minimum limit of indemnity of £5 million in order to protect the Charity. If someone is injured or property is damaged at an event organised to raise funds for the Charity, it is likely that we will be included in an action by an injured party. Our insurers would wish to seek subrogation rights against the negligent party. If the external parties do not have adequate insurance, the claim may fall on the Charity. Even if the Charity is not legally liable, costs may be incurred.

For events involving a bouncy castle or inflatable please refer to the Health and Safety Executive guidelines: <http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm> These guidelines inform those proposing to hire or use inflatables at an event of the hazards of inflatable play equipment and provide guidance on hiring and safety instructions.

Fire Fighters Charity will not provide cover for Fire and Rescue Service owned bouncy castles. Our insurers would expect these to be covered under the Fire and Rescue Service's liability insurance policy.

If you are still unsure as to whether an item or activity at your event needs to have its' own public liability insurance, please contact the Customer Care Team.

Does Fire Fighters Charity's insurance include personal accident cover?

The Charity's insurance does not provide compensation to employees and volunteers arising from accidents while working in connection with an event raising funds for Fire Fighters Charity. Should you be taking part in a high risk event, for example a cycle ride, a run, a rugby match or a rowing event, then you will need to hold your own personal accident insurance policy.

We're organising an Open Day. Can you explain what will/won't be covered by the Charity's insurance policy?

As recommended by the Charity's insurers, activities taking place at open days have been divided into three categories to determine eligibility for public liability cover under Fire Fighters Charity's insurance policy:

- **Community Awareness Activities** – our insurers would expect such activities to be covered under the Fire and Rescue Service's liability insurance policy as they are activities carried out by the Fire Service in the course of their normal business remit. Examples of this type of activity include fire appliance demonstrations, ladder climbs, chip pan fire demonstrations or vehicle extractions. Our insurers do not need to see evidence of insurance or maintenance programmes for activities/equipment covered under the Fire and Rescue Service's insurance.
- **Non-Community Awareness Activities** – Fire Fighters Charity's insurance policy will potentially indemnify the Fire and Rescue Service and Fire Fighters Charity for these activities. Examples include selling food, barbeques, face painting or car washes that are carried out by Fire and Rescue Service employees, members of their families or volunteers. These activities need to be clearly detailed in the FEN form submitted to the Customer Care Team.
- **External Activities/Equipment** – Fire Fighters Charity are unable to provide insurance cover for any external activities/equipment provided by third party suppliers such as bouncy castles, fairground rides, marquees, external catering etc. If any such items are to be used at a fundraising event, these should be detailed in the FEN form and we need to be sent evidence of public liability cover for the activity/equipment with a minimum limit of liability of £5 million for our records. Having evidence of insurance cover for external activities/equipment on our files helps to protect Fire Fighters Charity in the event of a claim.

If your open day only involves Community Awareness Activities, a FEN form does not need to be submitted. However, it is always worthwhile notifying your Regional Fundraiser that the event will be taking place so they can provide you with support and guidance on how to raise the profile of the Charity and maximise the income raised from your event.

I gather that the Charity's public liability Insurance will no longer indemnify fire and rescue service employees undertaking a ladder climb as a fundraising activity. Why?

This is because the Charity's insurance company consider this to be an activity carried out by the Fire and Rescue Service in the course of their normal business remit. The Charity would also not be held accountable for any equipment used for the climb as this is expected to come under the jurisdiction of the Fire and Rescue Service. In the event of an injury/damage to the public at such an event specifically resulting from the climb, again, the Charity would not be responsible for insuring the Fire and Rescue Service.

As the Charity are unable to provide insurance cover for ladder climbs we do not need to be sent a completed FEN form for this type of fundraising activity. Instead it is recommended that you check that your Fire and Rescue Service can cover the ladder climb under their own insurance policy.

Any volunteers helping with a ladder climb who are involved in additional activities unrelated to the climb (e.g. collecting donations or running a stall) would potentially be covered by the Charity's public liability insurance in the usual manner. In this instance a FEN form should be submitted.

On the rare occasion that a member of the public or a family member of a serving or retired fire fighter would like to participate in a ladder climb to raise funds for Fire Fighters Charity, a FEN form would need to be fully completed and submitted to the Customer Care Team.

Why do 50% of the proceeds from the event have to come to Fire Fighters Charity for you to provide insurance?

Our insurance cover costs the Charity a significant amount of money each year and therefore we are unable to insure events where less than half of the proceeds are being donated to Fire Fighters Charity.

We are offering a prize at an auction for a 'Fire Fighters Experience' at our station. Can you insure this?

We are unable to insure the 'Fire Fighters Experience'. The fire station should have its own public liability cover for members of the public attending the station for visits.

Details about our event have changed. Do we need to make the Charity aware?

Please notify the Customer Care Team of any changes to your original FEN. This includes a postponement or cancellation or changes to the nature of the activities taking place.

If there was any damage to a fire station while a fundraising event in aid of Fire Fighters Charity was taking place (e.g. a door came off its' hinges), would this be covered by Fire Fighters Charity's insurance?

Assuming you had received confirmation that Fire Fighters Charity would insure your event, this will cover both third party injury and third party property damage, where you have a legal liability (i.e. your negligence is proven). In such circumstances, damage to the fire station property would be covered.

Thank you again for your support. If you have any questions regarding fundraising event insurance please contact the Customer Care Team on customercare@thefirefighterscharity.org.uk or 01256 366566.