

INSURING YOUR OPEN DAY

Scotland's Gardens Scheme has insurance cover arranged through our insurance brokers, Lycett's. This document explains how our insurance works and what is covered by our policy and what should be covered by your own household insurance.

LIABILITY INSURANCE

Scotland's Gardens Scheme has arranged strict liability insurance cover for Garden Openers and Organisers of plant sales. The 'liability' to which we refer is **public, employers' and product liability**. Damage to your property by members of the public is **not** covered as such it is important that you look to insure this risk through your own insurer.

It is very easy to get over-concerned on the topic of insurance and try to consider all eventualities but remember what is 'reasonable' to expect. If in doubt, please feel free to discuss this with your local helpers or Scotland's Gardens Scheme Head Office.

PUBLIC LIABILITY

This is essentially the duty of care, beholden upon all of us, to third parties. We are all expected to behave in a reasonable manner and take all reasonable steps to prevent undue hazard to others.

Even with the best will in the world, things can go wrong. A person may get injured because of your alleged inadequacies and therefore seek redress. That is why most household insurance policies have a section that gives cover providing protection against these circumstances. In the case of a garden opening or associated events, the kinds of things that could go wrong could be, for example, an uneven path or a slippery surface that could cause a fall.

Scotland's Gardens Scheme public liability insurance covers all owners who open their gardens or hold plant sales for the charity. However, this cover does not apply to garden openings that are not for the benefit of Scotland's Gardens Scheme, nor if the Garden Opener has other, more specific public liability insurance in place: for example, where a household, commercial or estate policy already provides cover for public garden opening.

EMPLOYERS' LIABILITY

Scotland's Gardens Scheme's cover extends to include employers' liability insurance in respect of Volunteers who help Garden Openers with the preparation of a garden opening or with its smooth running. This insurance also includes casual and occasional employees in so far as they have been involved with a Scotland's Gardens Scheme event.

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PRODUCT LIABILITY

Producers have a responsibility for any injuries caused by their products. In the instance of a garden opening, one possible area of liability is the provision of teas and the food sold. Although there is a degree of risk in providing refreshments at an opening, the word 'reasonable' to come into play in any claim. We expect that all reasonable precautions are taken to prevent injury to third parties, such as following good hygiene practices. The Scotland's Garden Scheme policy provides such cover.

It is important for stallholders to carry their own product liability insurance. If they do not, and a product claim does arise you, as the host, may be targeted.

If you have any queries about insurance, please do get in touch with Head Office – info@scotlandsgardens.org