



## **RISK ASSESSMENT GUIDANCE NOTES – ENHANCED INSURANCE FOR GARDEN OWNERS**

We have always taken out insurance for everyone who kindly opens their garden for the National Garden Scheme. We review this periodically and we are very pleased to say that we have been able to upgrade the insurance that we buy. Previously you were insured as ‘agents’ of the National Garden Scheme opening your garden to the public in aid of the charity. The new policy now additionally covers you as the owners and occupiers of the property. This means that there are no potential obligations for your own insurance policy and, in the unfortunate event of an accident, any claim can only be made against the National Garden Scheme. As in the past, the cover does not extend inside your home – although it does cover an area where teas are served and plants are sold.

As part of the new policy, we need to formalise the process of gathering information as a garden is assessed before joining the National Garden Scheme. In the past we have not recorded this information centrally and we now need to do so. In particular, we need to record any potential hazards in a garden and what is being done in response to make visitors aware. The potential hazards will almost always be one of the following:

1. Paths – when slippery/uneven/sloping
2. Steps – when slippery/uneven/unusually steep
3. Water – ponds/lakes/streams.

In the great majority of cases the appropriate action is for there to be signs on open days indicating the hazard. Occasionally it might be necessary to rope or otherwise close off an area. As before, your county team member will advise.

We stress that recording these hazards, and the action taken, does not result in liability for either you, as the garden owner, or for the county team member involved in an assessment. All liabilities are covered by the new insurance policy and our insurers have asked that we should collect this information. Similarly, in the unlikely event of an incident occurring with a visitor involving an area or feature of the garden that has not been noted in the assessment, this would not mean that the cover is invalid. The policy is based on information being supplied on a ‘reasonable endeavours’ basis.

We have set up a simple form on which we ask you to list any possible hazards in your garden and set out what is done before an open day. As mentioned earlier this will usually be a question of appropriate signage. Once again, a note of reassurance: a flight of steps in itself is not a hazard, this is a normal feature which visitors should expect to find in a garden. It is only a hazard to be recorded if there is something unusual, if it is very steep for example.

If you have filled out the form as part of Registration for next year (even if only to confirm that there are no hazards), please give it to your County Team Member with your completed Registration Form.

Alternatively, please post it to Georgina Waters, National Garden Scheme, Hatchlands Park, East Clandon, Guildford, GU4 7RT or scan and email it to her at [georgina@ngs.org.uk](mailto:georgina@ngs.org.uk). Thank you so much for helping with this.

**We are pleased we have been able to enhance your insurance cover. As far as we know, these arrangements are unique to the National Garden Scheme among organisers of fundraising events in gardens.**