



INSURANCE GUIDELINES

The National Garden Scheme holds public liability insurance to provide protection for Garden Owners, County Team Volunteers, and the National Garden Scheme against claims for personal injury and/or damage to property during, or as a direct result of, the opening of a garden for the National Garden Scheme.

The insurance cover also provides certain protection against, for instance, personal injury to a Garden Owner or a County Team Volunteer while involved in a garden opening.

This insurance will only apply where the garden is opening for the benefit of the National Garden Scheme and the National Garden Scheme is found to be legally liable for an incident.

These notes are for general guidance but are not exhaustive. Please seek advice from Georgina Waters (Head of Operations) if you are in any doubt.

Advice and procedures:

- **Please insure your own property, including garden furniture, and notify your household insurers a few weeks in advance of your opening dates in case they have any questions or concerns.** They are usually cooperative; if they are not, please let us know.
- Display the 'Welcome' notice provided by the National Garden Scheme. It will remind people to take care.
- Display the 'Welcome' notice if you operate a car park. This notice, which is available from the National Garden Scheme, may not represent a legal defence but may discourage frivolous claims.
- Label and fence off potential hazards, seeking guidance from your County Team if necessary. The National Garden Scheme can supply notices (these can be ordered at registration time or through your County Team).
- Obtain proof of public liability insurance in advance from third party organisations which may operate in the garden, whether for teas, sales, entertainment or other purposes.

What is covered:

- Personal injury to a visitor, including illness resulting from food or drink, where negligence by Garden Owner, volunteer or the National Garden Scheme is proved.
- Damage to a visitor's personal property where negligence by Garden Owner, volunteer or the National Garden Scheme is proved.
- Parking on the Garden Owner's property or at a place specifically designated by the Owner.
- Theft of admission money, limited to 14 days after a garden opening, providing reasonable care has been taken and money has not been left unattended.
- Personal injury to a volunteer aged between 16 and 75 while acting for the National Garden Scheme. (There is no upper age limit for cover under Employer's Liability insurance, which the National Garden Scheme also holds, and children who are under the age of 16 and actively involved in a garden opening have the same protection as a visitor's child.)

- Provision of food and drink at premises outside the owner's garden, provided the income accrues to the National Garden Scheme.
- A garden opening by arrangement, if that opening is for the benefit of the National Garden Scheme. The Garden Owner must make a note of the date and number of visitors and submit this information with details of the proceeds from the opening.
- Injury to a visitor using a WC inside the house provided they are accompanied by the Garden Owner or one of their volunteers.
- Injury to a visitor arising from a garden-related incident.
- Although issuing tickets is not compulsory, it is extremely helpful to provide proof of entry, such as a ticket, should there be an incident.

What is not covered:

- Gardens Open to the Public (gardens opening regularly on a commercial basis but giving the occasional day(s) to the National Garden Scheme), who should have their own insurance in place.
- Gardens Open to the Public, and private gardens on days not dedicated to the National Garden Scheme.
- Theft of or damage to a Garden Owner's property.
- Honesty boxes or National Garden Scheme donation tins left unattended.
- The personnel of third-party organisations who are offering services at a garden opening but retaining all income.
- Loss or damage to articles hired in or personal effects of visitors.
- **Certain categories of supplementary events held in gardens on National Garden Scheme days:** Our insurers have asked us to note that the Insurance Policy does not apply to liability in respect of, for example: the use of swimming pools; boats or aircraft, including remote controlled devices; bouncy castles; firework displays, etc. **This list is not exhaustive; please check if you propose any unusual activity at your opening or if you are in any doubt.** Any unusual activity should also be checked for Health & Safety approval.

What to do in the event of an accident/incident:

- Report accidents/incidents as soon as possible to the National Garden Scheme via your County Organiser, on the same day if practicably possible. In the case of a serious accident a formal report must be made.
- Make notes of the circumstances of any incident that could result in a claim and take photographs of the scene as soon as possible. Written evidence should be obtained from third parties if possible. Please make sure you obtain statements from witnesses and their names and addresses.
- Be solicitous but **do not** admit liability or encourage members of the public to claim. Such actions invalidate the policy. If there is an allegation of an accident or loss, the claimant should be asked to write to the National Garden Scheme setting out their complaint.

Contact for further information – Georgina Waters 01483 211795 georgina@ngs.org.uk

National Garden Scheme

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