

Frequently Asked Questions

- Q Are non-members, including children, attending garden club functions or outings covered by this insurance?
- a *The Royal Horticultural Society (**Club**) does not hold a Group Accident cover. Generally, should a non-member, including children be injured at a Club function which is a result of the Club's negligence then the Club can seek protection from the Liability policy. This also applies to guests on coach trips and garden visits.*
- Q If a member or non-member has a fall as they are getting off the bus the Club organised, does the Liability insurance cover this?
- a *The same rules as above question apply – if the non-member injures themselves as a result of the Club's negligence then your Club can seek protection from the Liability policy. NB: The bus company may also be liable.*
- Q We have non-members making up the numbers on our outings, does the Liability insurance cover them if they help setting up tables etc. that may collapse?
- a *Generally, yes, if the non-member can demonstrate that the Club was negligent in setting up tables then the Club can seek protection from the Liability policy.*
- Q Can we hold our meetings in private or public gardens?
- a *Yes, although when holding events or meetings at third party's premises please ensure any contracts you may sign do not impose any additional liability on the Club than would otherwise exist at law or has the effect of restricting the insurer from recovering from others. You should seek your own legal advice before signing contracts.*
- Q Should we sign a contract that requires us to agree to terms that might affect our insurance, e.g. when hiring a hall or setting up a display at a shopping centre?
- a *When signing a contract you need to ensure you understand the terms and conditions you are agreeing to. Never sign a contract that imposes additional liability on the Club than would otherwise exist at law or has the effect of restricting the insurer from recovering from others. Always seek your own legal advice before signing contracts.*
- Q Are Club "Open Gardens" covered when we open them to the public with or without an entry fee?
- a *Yes*
- Q Are our displays in shopping centres covered by this insurance?

- a *The Liability policy will cover the liability associated with the display. Be mindful that shopping centres will often ask you to sign a contract, please refer to the Q&A on contracts. The Liability policy will not cover physical damage to your display.*

Q Are flower shows we conduct and open to the public covered?

- a *Yes*

Q Can we repackage garden products, or mix potting soil, and sell or provide them to others?

- a *No*

Q If our membership increases or decreases throughout the year does the premium vary?

- a *No, each year you are asked to declare your number of members. The premium is based on your declaration and the premium will not be altered during the year should you increase or decrease your membership.*

Q Are patrons and life members counted in the membership?

- a *Yes*

Q Is there an age limit?

- a *No – there is no age Limit under the Liability policy*

Q Is there an excess on the policy?

- a *Yes – the excess is \$500 each and every claim for damage to third party property*

Q Do we have to be incorporated to take out insurance cover?

- a *No*

Q What is covered by products liability?

- a *Generally, it provides legal liability coverage associated with the sale of goods.*

Q Does this Liability Insurance cover smaller gardening clubs which have formed a larger umbrella gardening group which does not have any legal control or active management over them but it is affiliated to the Club.

- a *The policy is designed to cover umbrella organizations and the individual sub groups and its members provided that the umbrella organization declares the sub groups by name and numbers so that a premium is charged.*

Q Do we have to complete a Duty of Care Questionnaire

- a *No*

The purpose of the Frequently Asked Questions is to provide general information only, as such, you should seek your own professional advice, and before making decisions about acquiring the insurance product consider whether it is appropriate for you.