

MGOC Public Liability Insurance – Guidance Notes

Our Public Liability Insurance covers negligence on the part of the National MGOC and any local or affiliated MGOC area. It extends to the registered Area Secretary and associated members who may be proved negligent in their organisation of an event. This is where the public or other non-committee members, of the organising club, attends that event and suffers personal injury or damage to property.

For the Club's Public Liability Insurance to become operative, the Club HQ at Swavesey must be notified in writing of the event that your area is organising at least 21 days before the event. A form is attached below, or for further information please contact the MGOC HQ on 01954 231125. As of the time of this notification (May 2022) we have £5,000,000 of cover in place, which will satisfy most venues' Public Liability criteria.

As a rough guide, if your area is setting up a display, organising games, running non timed driving skill tests, then cover will be in place. It will only be those elements that you have specifically organised that are covered and is likely to be confined to the area of the site that you have hired or been loaned. Outside of those areas, the venue's own insurance will come into play. If for instance an MGOC Affiliated Club is organising a Road Run to Goodwood, then participants own car insurance will cover them on the journey to Goodwood. Our insurance cover will not extend to any road traffic accidents or "public car park collisions" The venues own Public Liability Insurance will come into play generally once admitted to the site. Should any damage to property (including cars) occur for example by a display car being damaged by a "stray" golf ball from the venue's nearby golf range, then the member owner would have to instigate a claim against the venue. In the same instance if the display car were damaged through negligence of an MGOC organiser for example by an insecure display falling and denting the bonnet, then a claim could be submitted through the MGOC's Insurers. It is the responsibility of the local MGOC organisers to carry out a basic risk assessment which may be called upon in the event of a claim.

There will always be "grey" areas for any particular occurrence and insurance companies will always investigate to see if any claim can be borne by other policies that may be in place by other insurers. In the unlikely event that any venue does not have the requisite Public Liability cover in place, then a private action would have to be brought against the owners by any individual that has suffered injury or loss. It is also worth noting that "Acts of God" like extreme weather will always be excluded. Firework displays, use of inflatable attractions e.g. bouncy castles and events held in non-standard construction (i.e. not brick, tile or metal cladding) buildings where temporary heating or temporary lighting are used, are **EXCLUDED** from our cover. Our Insurers are prepared to **CONSIDER** cover subject to full details. Any cover granted will be subject to additional premium and/or terms, which will have to be borne by the local organising MGOC.



**M.G. OWNERS' CLUB
EVENT NOTIFICATION**

This form must be submitted **21 days before** the event and prior approval obtained from the MG Owners' Club, before any Public Liability Insurance can be deemed to be in force for any particular event. You can notify us of more than one event at a time but a separate form for each event must be submitted.

Name of Area/Regional Organiser:

Date event taking place and duration:

Where is the event being held?

Have you been asked to sign a disclaimer? Yes: No:

(If so please send a copy of the document to us with this form)

Please list all activities taking place below:

Is the event open to non-members / Members of the public? Yes: No:

Approximate number of people attending the event?