

## OTLEY CARNIVAL

### INSURANCE

We hope that there will never be an occasion for insurance to be needed, but just in case, we feel that the situation should be clarified. The Otley Carnival Committee holds Public Liability Insurance for £10,000,000 which protects Carnival Committee members and volunteers against their own negligence but does not offer protection for any other participants in the Carnival. It is a condition of our insurance that we require all other participants to have Public Liability Insurance in their own right. This requirement will apply everyone taking part in the Carnival Parade and all stallholders, entertainers etc on the field.

Otley Carnival Committee, therefore, needs to ensure that all relevant organisations and individuals have appropriate insurance cover and this we intend to approach in the following way

#### PARADE

Schools and other groups who take part in the Parade will be asked to confirm on the booking form that they have insurance in place which covers their participation in the Parade

Bands that are booked for the Parade will be sent a confirmation of the booking and asked to complete a reply slip on which they confirm that they have the relevant insurance cover.

All Vehicles taking part in the parade will be reminded of the legal requirement to carry insurance, to protect the owner and/ or driver against their negligence and will be advised to inform their own insurers of their intention to take part in the Parade.

#### FIELD

All commercial stalls, fairground rides, stalls and attractions must include a copy of their insurance when they book a space on the Carnival Field.

Stalls which are representing non - commercial organisations will be advised to check that the organisation they represent holds insurance to cover their activities on the carnival field and to confirm this on the form they use to book a stall.

Individuals who wish to book a **non – commercial** stall will be required to check that they and all helpers on their stall are covered by the Public Liability element of their own household insurance cover and to confirm this on the form they use to book a stall.

Otley Carnival Committee will only book entertainers for the field and the arena that have their own Public Liability cover

**THE REQUIREMENT FOR INSURANCE COVER IS OBLIGATORY AND NO ORGANISATION OR INDIVIDUAL WILL ALLOWED TO TAKE PART IN THE CARNIVAL IF THEY DO NOT HAVE THE REQUIRED COVER.**