

What type of cover do we need?

Below are a few examples of incidents and what type of insurance would cover this incident:

Incident	Type of cover
Vandals set fire to the compost toilet	Building cover
Someone using a public access footpath across the site at night injures themselves on a piece of equipment	Landlord's liability/ Public liability
You have to cancel an event due to bad weather losing deposits on, for example, marquees or entertainment	Event insurance
A visitor on an open day is injured by, for example a falling branch	Public liability
Equipment is stolen from a shed on-site	Equipment cover
A volunteer injures themselves with a gardening implement	Employers liability
A customer falls ill after eating produce that was grown in the garden	Products liability
You give out poor advice on a tree pruning workshop which results in the participants killing their trees	Professional Indemnity
Charity Commission investigates trustees, alleging non-compliance with charity law	Trustee Indemnity
Fire in a community café leading to loss of revenue	Loss of Revenue