



Public Liability Scheme

For UK Members

Party Kit Network CIC | partykitnetwork.org | [@partykitnetwork](https://twitter.com/partykitnetwork)
Registered in England & Wales: 12733258

What is public liability insurance?

Product liability insurance offers protection if an item in your party kit causes injury or illness to a customer, or damages their property. If you are found to be at fault, then public liability cover will help go towards the cost of compensation and legal fees.

In what instances is cover required?

It is not a legal requirement to have this insurance in the UK, therefore it is your personal choice.

If you lend your kit out for free or ask only for a donation, you would still be liable for any claims.

If you plan to promote your party kit at fairs or markets, some organisers will ask that you have public liability cover.

What is the scheme?

The Party Kit Network has created a scheme to help our members access affordable public liability cover which is specific to lending out party kits.

What does our policy cover?

This policy covers:

- The hire of your party kit for parties and gatherings where tableware is used for its intended purpose and any safety guidelines have been provided.
- The promotion of your party kit on a stall at an event such as a market or fair.

This policy does NOT cover:

- The replacement of any lost or damaged items
- Party kit equipment made from crockery or glass (we hope to add this in 2024)
- Any additional services such as: party set up, providing party bags, making cakes, etc.
- Any employees you may have.

What does the policy provide?

- Public liability up to £5,000,000 (with an excess of £500)
- Legal expenses up to £100,000

It does not include employers liability, product liability or environmental impairment liability.

Who can join the scheme?

You must be a registered member of the Party Kit Network. ([Join here](#))

Please note: if you operate your party on the behalf of an organisation (for example, a school PTA) and that organisation owns the equipment used within the party kit, please check if their existing public liability cover includes party kit hire or can be extended.

Which countries are included in the scheme?

Party kits operating in the UK and islands including:

- England
- Scotland
- Wales
- Northern Ireland
- The Inner and Outer Hebrides
- The Northern Isles (Orkney and Shetland)
- The Channel Islands
- The Isle of Man

The scheme does NOT include the Republic of Ireland or any other countries or territories not listed above.



How is the scheme organised?

The policy is in the name of Party Kit Network CIC. Members opt-in to the policy and each member pays a fee to be covered.

The policy will start on the same date each year.

It is possible to join the scheme part way through the year. If there are less than 6 months until the next renewal date this would be at a reduced price.

The policy is administered by our insurance broker Bloomhill Insurance Solutions Ltd.
www.bloomhills.co.uk

It is a Faraday Liability Policy provided via Jensten Underwriting.

What's the cost to join?

The policy costs £50 per year and is paid annually.

This is payable directly to Bloomhill via bank transfer (BACS).

If you can only afford to pay in instalments it may be possible for the Network to organise this if we have enough funds. Please ask.

How to join the scheme?

We are still in the process of launching the scheme. We need a minimum of 25 members.

Please register your interest via this Google form here:
<https://forms.gle/k62md5jDpRBaoSJ16>

Once we have enough members registered we will notify you and you will be contacted directly by our insurance broker Bloomhill.

Once you have joined the scheme you will receive a copy of the policy certificate and document via email.

What happens if you need to make a claim?

In the event you need to make a claim please contact our insurance broker Bloomhill Insurance Solutions Ltd.
info@bloomhills.co.uk
01256 463090

How do renewals work?

You will be contacted directly by Bloomhill each year to arrange renewal.

If you do not pay the renewal fee you will no longer be included in the policy and your cover will stop on the renewal date.

What happens if you stop running your party kit?

If you decide to stop running your party kit it is not possible to claim a refund on any remaining time on the policy.

If you gift/sell your party kit to another person it is not possible to transfer your policy to the new owner.

Any questions?

Please contact Isabel
hello@partykitnetwork.org

