## **BSBI Public and Products Liability Insurance cover details**

BSBI takes out public and employer's liability insurance which provides cover for BSBI and our activity leaders for claims that might arise from our recording activities and events.

We have separate insurance cover in place for the UK, Channel Islands and Isle of Man (up to £5million public and products liability and £10million employers' liability) and for the Republic of Ireland (up to €6.5 million public and products liability and €13 million employers liability).

The insurance covers the activities described below. If you have further questions or need more details about BSBI's insurance or support with writing risk assessments please get in touch with Julia Hanmer, Chief Executive, Julia.Hanmer@bsbi.org

**Recording activities:** BSBI's insurance covers all (legal) recording activity directed by and for the benefit of BSBI, e.g. as described in the Recording Strategy (2010) or in VCR guidelines or for individuals participating in our projects such as New Year Plant Hunt. This applies to both BSBI members and non-members.

**BSBI Events:** BSBI's insurance covers BSBI led events and field meetings including those listed in our Field Meetings programme. It also extends to cover some activity carried out by local botany groups or led by local BSBI members, but only in circumstances where these events are clearly BSBI led and organised. These local events must be promoted as a BSBI event to be covered (for example "BSBI field meeting with X local botany group" or "Wildflower walk led by BSBI County Recorder/member Jo Smith").

**Risk Assessments:** For all BSBI recording and events it is important to do a risk assessment ahead of the event (ideally including a pre-visit to the site), to communicate risks and how to avoid these to participants. It is also important to get landowner permission (in countries or sites where this is required). There is more information about risk assessments in the <u>Leading and Organising BSBI</u> <u>Meetings</u>, with sample risk assessments which you can adapt for your activities in the appendices.

## **BSBI's Insurance does NOT cover:**

**Partnership events** – partnership events are not covered by BSBI's insurance. The exception is in circumstances where BSBI is clearly the partner with overall control of the event (i.e. is leading on the event planning and risk assessment). In the latter case, a written risk assessment must be completed by the BSBI leader and agreed with the BSBI Chief Executive and the Partner organisation in advance of the event.

**National Plant Monitoring Scheme** (NPMS) activity is covered by separate insurance cover for this scheme. For questions about this, please contact <a href="mailto:support@npms.org.uk">support@npms.org.uk</a>