

PLATINUM JUBILEE STREET PARTIES DETAILS OF PUBLIC LIABILITY INSURANCE COVER PROVIDED

The Insurance Policy held by the London Borough of Hillingdon with QBE Insurance (Europe) Ltd as referred to in the policy document and the certificate of insurance, is extended to provide cover for residents of the Borough organising an Approved Street Party and who have been granted permission by the Council to hold such a Party on part of a highway, pavement or on a green space to the extent set out below:

1. Persons Covered:

The named person or persons organising the Approved Street Party.

Approved Street Party shall mean the Street Party or similar event that the Council has approved after ensuring that such proposed event will comply with the requirements of QBE Insurance (Europe) Ltd as agreed with the Council; the details of all Approved Parties being maintained in a schedule provided to QBE Insurance. Organiser shall mean any person(s) requesting permission to organise an Approved Street Party.

2. Period of cover:

The period covered by the permission to use part of a highway, pavement or a green space granted by the London Borough of Hillingdon is **Sunday the 5th June 2022** only.

Cover: **£5,000,000 any one occurrence subject to a £250 third party property damage excess** which is payable by the organiser (named person) or persons covered.

3. Exclusions:

i. Road Closure

Any claim for *property damage* or *personal injury* arising out of any Party on any part of the public highway where the *public authority* **has not** given prior consent to closure of such part of the public highway.

ii. Paid Services – Other than for Food and Drink

Any claim for *property damage* or *personal injury* directly or indirectly arising out of the provision of any goods or services for which payment is made/received.

iii. Paid Services – Food & Drink

Any claim for *property damage* or *personal injury* directly or indirectly arising out of the provision of any food and drink for which payment is received on a commercial basis or by a commercial organisation. This exclusion does not apply where food/drink is being sold to attendees by the Organiser and where this falls under the responsibility of the Organiser, provided the Organiser is not selling the food or drink as part of their own business.

iv. Liquidated or Punitive Damages

Any amount in respect of:

- Liquidated damages or penalties which attach solely because of a contract or agreement.
- Punitive or exemplary damages; and

- Fines.

v. Motor vehicles, Vessels and Craft

Any claim for *property damage* or *personal injury* arising out of the use of or caused by motor vehicles, any vessel or craft designed to travel in on or through water, air or space.

vi. Prohibited Activities

Any claim for *property damage* or *personal injury* arising out of the use of:

- Fireworks or other flammable or explosive materials e.g. Chinese Lanterns.
- Bouncy castles or other inflatables.
- Bungee jumping.
- Fairground rides and stalls.
- Drones; and
- Animals.

vii. Additional

- Fire paths and entrances to premises must always be kept clear.
- There must be no unnecessary obstruction to pedestrians.
- If congestion becomes too great, due to the number of people, or on the direction of a police or council officer, the operation will cease, and not recommence until the congestion has been cleared, or the permission of the police or council officer has been given;
- No advertising boards shall be used - either standing independently or affixed to trees, lamp posts or any other such structure; and
- Absolutely no advertising of the event outside of those residents who reside in the street where the party is to be held.