

**Hertford and Hitchin Area Meeting
of the Religious Society of Friends (Quakers)
Registered Charity no. 1131894**

Statement regarding Employers Liability and Public Liability Insurances

Employers Liability Insurance

As part of our insurance, we annually receive a Certificate of Employers Liability Insurance from our insurers. A copy of the certificate is sent to each of our Meetings for display in each of our Meeting Houses; the Certificate is also shown on our website. The insurance cover includes volunteers, self-employed persons, and employees of contractors when engaged on work in connection with our activities (including maintenance).

Public Liability Insurance

Unlike Employers Liability, there is no legal requirement to display a certificate of insurance, and our insurers do not supply a certificate. However, we are from time to time asked for information about our Public Liability Insurance. Our insurance covers our activities up to a limit of £10,000,000 for injuries to non-employees (please note that volunteers are included as "employees" for this purpose).

Hirers

Our insurance policy does NOT currently cover hirers of our buildings, and in particular hirers are currently required to have their own Public Liability insurance in place.

Further information

A copy of the Employers Liability Insurance Certificate can be found on our website, www.hhq.org.uk under "[AM Documents](#)". A print-friendly version of this document is also there, and an extract from our insurance policy documents which give more information on various liability insurances and their exclusions:

- [Employers Liability Insurance Certificate](#)
- [Print-friendly version of this statement](#)
- [Extract from insurance policy documents](#)

David Hindle
Area Meeting Treasurer and Trustee
15 August 2024