

Public Liability Insurance Cover on Allotments

Haringey's responsibilities

If there is injury to person or damage to property then Haringey is liable in the following circumstances *only*:

- Injury to person or damage to property on common areas of the site for which Haringey is responsible. Common areas might include roads or parking areas. Haringey should have details of these common areas site by site.

1 Plot holders' liabilities

There is no legal requirement for either site associations or individual plot holders to insure for public liability cover on an allotment site. However, if someone is injured on your plot, you or your site association may be liable to pay damages and costs. If you do not have insurance cover this could be paid by your association's committee and the members of the association. If there is no association and the injury occurs on an individual's plot then the plot holder will *probably* be responsible him or herself.

2 Cost and availability of Insurance

If your allotment site has a legally constituted Association it can get reasonably priced cover on behalf of all its members through a specialised insurer.

- The National Society of Allotment and Leisure Gardeners (NSALG) provides “free” insurance cover (via Chris Knott) to constituted site associations who are members of the NSALG. Individual NSALG membership costs £25.00 but for an entire site membership cost is discounted to £3.50 per member (all members must be included). Contact the NSALG. <https://thenas.org.uk/joinus>
- Chris Knott Insurance have a scheme for allotment societies:
<https://www.chrisknott.co.uk/specialist-schemes/allotment-association-insurance/>

There is good news for individual plot holders who want to purchase their own insurance and who have, up until now, been deterred by the prohibitive expense of doing so. South West Counties Allotments Association (SWCAA) is inviting individual allotment gardeners to become a 'Friend of the SWCAA' for £10.00pa, or associations for £3.50-£5.00 per tenant per year. For this they can benefit from free Public and Product Liability Insurance with cover up to £5,000,000 per individual.

Haringey Allotments Forum cannot vouch for the accuracy of this claim. But go to the SWCAA website for information:

<https://www.swcaa.co.uk/insurance/public-product-and-employer-liability-insurance-terms-and-conditions>

3 Repairs and maintenance contracted by site secretaries independently of Haringey

It is important that site secretaries commissioning work independently of the Council ensure that contractors are fully insured. Even if the work is being done on the common areas of the allotment site and with service funds provided by Haringey, the Council will not be held liable for injury or accidental damage.

4 Contractors responsibilities

Where the injury/damage occurs in the course of Council commissioned works carried out by a Council contractor anywhere on site any claim would be referred direct to the contractor.