



Public Liability Insurance Notice

- Does your room rent include public liability insurance?
- If a meeting member had an accident at your venue and made a claim, who would the claim be made against? And who would be liable to pay?

Several CoDA groups who rent rooms are unsure of the answer to both these questions and believe they are covered by their venues insurance policy. Without reading the small print of the lease and asking specific questions to the Landlord it's not always obvious.

Without public liability insurance, the person who signs the lease on behalf of the group, in the event of a claim is personally liable to meet all costs.

In 2019, CoDA UK contacted all groups requesting they check if the rent they pay for their rooms includes Public Liability Insurance. Many groups discovered they were not covered which led to CoDA UK purchasing a group policy for those groups who wanted to be covered. Several groups later approached us and paid to be added to the policy as their venue required a copy for their landlord to continue renting out the room.

The cost for each group to be covered last year was £50 per annum. A few groups last year paid the amount over several weeks.

If your group would like to purchase cover and be included in the CoDA group insurance or if you have any questions regarding the policy, please send an email to coda.uk.insurance@gmail.com before the 26th March 2020.