



**LIONS CLUBS INTERNATIONAL
DISTRICT 105SW**



TRAILER INSURANCE FAQ's

With the advent of Christmas and many clubs involvement with Santa Sleighs Sutton Winson, the Multiple District Insurance Brokers, have clarified several questions:

1. If a Club is using the trailer for a carnival or Santa sleigh and the owner of the vehicle has advised the insurance company also the police, which insurance cover insures the person sitting on the float?

a) If the motor insurance has been extended and there is a Road Traffic Accident, which causes injury to the person sitting on the float, then the motor insurance of the party responsible for the accident should respond.

b) If the person is injured on the float and it is not as a result of a Road Traffic Accident or if the motor insurance doesn't respond, then the Lions' Personal Accident insurance would cover members, volunteers and spouses over 16 years of age for a limited amount; and / or if the Lions are found to be liable, then the Lions' Liability Insurance would also provide cover.

2. If there should be an accident involving a member of the public while towing the sleigh does the Lions' insurance cover the person under the Lions insurance if the appropriate risk assessment has been put in place, as it is a Lions event?

It would depend on the type of incident, whether the motor insurance has been extended and the vehicle / trailer injures a member of the public and whether the Lions could be found to have been negligent. If so, then the Lions' Public Liability would respond.

3. Can two wheeled trailers be used?

There is no problem with regard to a two-wheeled trailer being towed. To ensure that Lions comply with the Road Traffic Act, we recommend that you contact your Local Police Authority to check that they do not have any objections with the Christmas Collections involving the towing of a trailer with one person seated on this.

4. Can Santa sit on the sleigh as long as a safety bar surrounds the float, but whose insurance covers the member on the sleigh?

As per question 1, it would depend on the incident.

5. What extra insurance cover can the Lions Club put in place to cover the whole event when towing a trailer for Santa Sleigh or Carnival?

Additional Motor Insurance

If the owners Motor Insurers refuse to extend their cover for towing a trailer for Santa's sleigh, we are able to arrange additional Motor Insurance, which would cover the vehicle and trailer (whilst attached) when being used for Christmas activities.

Premium for this additional cover would be dependent on:

** Period of cover (the standard cover is for 3 weeks however this could be extended subject to a charge per additional day)*

** Type of Vehicle - make, model, engine size, vehicle type ie, 4 x 4, vans, lorries, saloons etc., value*

** Would the vehicle be kept in a locked garage/compound overnight?*

The cover would be placed through Norwich Union.

Cover would be on a Comprehensive basis

Driving would be restricted to Any driver over the age of 30 years

Excesses

£500 Theft or Malicious Damage

£250 All Other Claims

This cover would only be applicable for Christmas Activities. Should the club require cover for other events ie, Carnivals, details would need to be submitted to Insurers per event for their consideration.

If you have any questions please contact the District Health & Safety and Insurance Officer Kevin Marshall.

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