

## **Insurance**

Lydford Parish Hall carries personal liability insurance with the Zurich Insurance Company. Individual hirers and ad-hoc or non-commercial groups are covered under this insurance (the latter are defined as groups having no legal identity with no formal constitution). Hirers are advised, however, to check the specific needs of their group and assure themselves that the policy affords the cover necessary for their particular activities.

Groups having affiliations to national bodies usually have some form of `blanket` insurance cover through their national organisation but you are advised to check that this is so.

Groups which are in some way formally established, for example with a written constitution or formal structure are deemed to be `Established Groups` and, if not affiliated to a national organisation, may need to effect suitable insurance cover for themselves.

See the Hire Agreement for full details.