**COMMENCE CIC** **Public Liability & Insurance Policy**

**1. Purpose**
This policy outlines the public liability insurance coverage requirements and the procedures for handling insurance claims for Commence CIC (the "Organization"). This policy aims to provide protection against any claims made by third parties for injury, loss, or damage caused by the activities, events, or operations of the Organization.

**2. Scope of Coverage**
The Organization shall maintain public liability insurance to cover legal liability arising from accidents, incidents, or claims involving bodily injury or property damage to third parties, caused by the actions or negligence of the Organization or its employees, volunteers, contractors, or representatives.

**3. Types of Coverage Provided**
The Organization’s public liability insurance shall include, but not be limited to, the following coverage:

* **Bodily Injury**: Protection against claims of bodily injury to third parties occurring due to the activities of the Organization.
* **Property Damage**: Coverage for claims involving damage to third-party property caused by the Organization’s operations.
* **Legal Expenses**: Coverage for legal fees and associated costs resulting from defending a claim.
* **Product Liability** (if applicable): Coverage for damages related to products manufactured, sold, or distributed by the Organization.
* **Personal Injury**: Protection against claims for personal injury resulting from the actions of the Organization, including slander, defamation, or false arrest.

**4. Coverage Limits**
The minimum required public liability insurance coverage limits shall be no less than [insert amount, e.g., £5 million] for any single incident. Coverage limits may vary depending on the nature of the activities undertaken by the Organization, as agreed with the insurance provider.

**5. Responsibilities of the Organization**

* Ensure that all employees, volunteers, contractors, and agents acting on behalf of Commence CIC are covered under the public liability insurance.
* Ensure that the insurance policy is renewed annually or as required.
* Maintain accurate records of the Organization's insurance policies and coverage.
* Notify the insurance provider of any changes to the Organization’s activities or events that may affect coverage.
* Ensure that all activities and operations comply with safety regulations to minimize risk.

**6. Reporting and Handling of Claims**

* Any incident or event that may result in a public liability claim must be reported to the insurance provider as soon as possible.
* All claims must be reported in writing, detailing the date, location, and nature of the incident.
* The Organization’s representative responsible for insurance claims will coordinate with the insurance provider and any legal representatives in the case of a claim.
* The Organization must cooperate fully in the investigation and resolution of claims, providing necessary documentation and information as requested by the insurance provider.

**7. Exclusions from Coverage**
Public liability insurance coverage does not extend to:

* Claims arising from intentional acts or criminal activity.
* Claims related to employee injuries (for which workers' compensation insurance applies).
* Damage caused by vehicles or machinery, which may require separate vehicle or equipment insurance.
* Claims arising from property owned or leased by the Organization.

**8. Insurance Provider and Policy Renewal**
Commence CIC shall select and maintain an insurance provider who meets the necessary standards for coverage. The policy shall be reviewed and renewed annually to ensure that coverage remains appropriate for the Organization’s activities.

**9. Insurance Verification**
The Organization’s insurance provider will issue a certificate of insurance to Commence CIC as evidence of public liability coverage. The Organization will ensure that copies of this certificate are available for inspection by stakeholders, event organizers, or any regulatory bodies, upon request.

**10. Terms and Conditions of Insurance**
The terms, conditions, and exclusions of the public liability insurance policy shall be outlined in the policy document provided by the insurance provider. The Organization agrees to adhere to these terms, including any reporting, claims, and dispute resolution procedures.

**11. Review and Revision of Policy**
This policy shall be reviewed annually or as necessary to reflect any changes in the activities or operations of the Organization. Any changes in insurance coverage or terms must be formally agreed upon and documented.

**Date Adopted: 16/02/2025**
**Signed by:** Maryam Seyad
**Position:** Founder

**Commence CIC**