

INSURANCE

The National Spiritual Assembly has a comprehensive insurance policy and the insurance definition is:

Policyholder's business: Promotion of the Bahá'í Faith in the United Kingdom.

What does it cover?

Normal Bahá'í activities including Nineteen Day Feasts, Holy Day meetings, community gatherings, study circles, children's classes, devotional meetings, junior youth activities, residential schools and devotional/prayer meetings, exhibitions, conferences, concerts, schools, property and land.

Is there Public Liability cover?

The National Assembly's policy has a Public Liability section which covers against negligence at Bahá'í events. It is not accidental cover. (If someone connected to a Bahá'í event is negligent, e.g. leaves a wire across the floor that someone trips over and seriously injures themselves, then the injured person could make a claim but if someone has an accident that is not caused by negligence, e.g. by just falling over without tripping on anything, they can't.)

Who do I contact if I am asked for proof of Public Liability?

Some hirers of halls etc. require proof of Public Liability cover and a certificate can be forwarded on request: finance@bahai.org.uk.

How do I check that my unusual event is covered?

If you are holding an event that involves a potentially risky activity please contact the Finance Department in good time so that the insurers can be notified and guidance given as to whether particular precautions should be taken or whether the event is considered too risky.

Are the Bahá'í centres owned by local Assemblies covered by the policy?

Assemblies that own their own centres have their property insured within the National Spiritual Assembly's policy covering building and contents.

Should any major alteration or purchases be made that are likely to effect the sums insured then the Finance Department should be contacted so as to ensure adequate cover is maintained at all times.

The Insurers need to be kept informed of all times about any changes in circumstances affecting the property, e.g. taking a tenant, the property left empty for a period of time etc.

How do I make a claim?

In the event of a claim whether it be damage to property or injury the Finance Office will arrange for claim forms and guidance as to how to proceed.