

Case study

Friends of Byfleet parish day

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Byfleet parish day is an annual event that has been taking place for more than 145 years in the village of Byfleet, Surrey.

This traditional family parish day features something for all, children's races, a dog show, stalls, a flower show, food stalls and lots more besides.

As with any event of this nature there are the usual tents and marquees all of which are erected beforehand, and it was whilst erecting the band tent at the 2010 parish day that a problem occurred.

The car carrying the band's equipment was damaged when a strong gust of wind tore the ropes and pole out of the hands of the person erecting the tent and sent the pole crashing into the side of the car, which belonged to a volunteer.

Fortunately the Friends of Byfleet parish day had taken out a public liability insurance policy with Event Insurance, so cover was in place for damage to third parties property such as this.

"It really was plain sailing," said Nick Bradshaw, the Group Secretary. "Event Insurance Services settled directly with the garage and all we had to pay was the excess on our policy."



All claims are dealt with subject to individual circumstances and policy terms and conditions.