

**RUGBY**  
Art Gallery  
& Museum

**Notes about the Public Liability Insurance offered by Rugby Borough Council to The Balcony Gallery Hirers.**

Hirers of The Balcony Gallery must have public liability insurance of £5m indemnity cover. The Council will not let an individual or group hire the Balcony Gallery without Public Liability insurance cover whether it is their own or the Council's.

**Rugby Borough Council offer cover under the Council's public liability policy for a fee of £33.00).** The fee is towards the additional cost to the Council for taking out a special addition to its policy to cover Hirers of the Balcony Gallery.

If you choose to opt into the Council's Public Liability insurance you will be liable for the £250.00 excess in the event of a claim to the Council connected with your Balcony Gallery exhibition.

For example if you hang a picture incorrectly and the picture falls and injures a member of the public and they claim against the Council and win their claim. The Council will administer the claim under its Public Liability policy and will invoice you for the £250 excess.

Rugby Art Gallery and Museum provides Installation Guidelines that if followed will minimise the risk to the public.