



Public liability insurance – Guidance Note

Belfast City Council requires that a valid and adequate policy of public liability insurance must be held in respect of licensed pavement cafés in Belfast. The policy must be valid and effective throughout the operational period of the licence.

The name of the insured must be the same as that of the applicant or licence holder or must otherwise specifically state that such person is insured in respect of public liability risks (death or injury) arising from or consequential to the provision of a pavement cafe on the identified premises.

Those licence holders who have not had a new licence issued at the date of expiry but who continue to operate a pavement café pending a renewal will be required to produce an insurance policy covering any intervening period.

Declaration of public liability insurance

Applications for a pavement café licence must be accompanied by a declaration of public liability insurance as set out on the back of this guidance.

The applicant must complete Part I first and then it must be given to your insurance company/broker for them to complete and endorse Part 2 of the form, before returning it to us.

In place of an official stamp we will accept a cover letter on headed paper from your insurance company, or your insurer can e mail a scanned copy of the form directly to us.

When you need to send us your declaration of public liability insurance

For a Grant application this declaration form must be completed and returned before the licence is granted. We will tell you when we are ready to grant your licence and that the declaration is required.

You will need to send us a new declaration form annually for the duration of your pavement café licence and when you make a Renewal Application you must also include a new declaration form.

A new declaration may also be required with a variation application, for example if you increase the size of the pavement café.

Note: Please keep a copy of the completed declaration on the reverse of this guidance for reference

Pavement café declaration of public liability insurance

Part 1 To be completed by the APPLICANT before forwarding to the insurance broker

I (applicant) _____

As the (please tick)

Owner Club Secretary Partner

Director (please specify company name) _____

Other - (please specify) _____

Of (business address) _____

Have applied for a Pavement Café Licence for the premises known as and situated at:

Part 2 To be completed by the INSURANCE COMPANY/BROKER

We hereby confirm that we have read the declaration in Part 1 and further confirm there is, in force, a policy insuring the applicant in respect of any liability which may be incurred by him in respect of the death of, or bodily injury to, any person on or about the premises which is being used for a pavement café as indicated above.

Current Insurer: _____

Effective Dates: From: _____ To: _____

Current Limit of Indemnity: _____ Policy No: _____

Restrictive endorsements (if any): (please provide copy of policy conditions)

Official Stamp

Name (please print): _____

For and on behalf of: _____

Signed: _____ Date: _____

Note: In place of official stamp we will accept a cover letter on headed paper from insurance company, or your insurer can e mail a scanned copy of this form directly to us.



Belfast
City Council

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