

## **Tidy Town Insurance Policies - Cover Explained**

### **Who can be covered?**

The indemnity provided by the Local Authority insurance is extended in respect of any eligible voluntary group

1. whose primary activity and purpose is to improve and enhance the appearance and sustainability of the public realm of a community and
2. who is within the catchment area of the Local Authority and
3. who is a registered member of the Public Participation Network (PPN)

You don't need to be called a "Tidy Towns" group. Similar groups doing equivalent community improvement work may also be covered, provided the above criteria are met. Once your group is approved by IPB Insurance, your Local Authority will provide you with an evidence of cover letter and information pack.

### **Who cannot be covered?**

This insurance does not apply to umbrella groups or standalone groups that focus on activities outside the scope of Tidy Towns work, such as but not limited to:

- × infrastructure development,
- × lobbying or advocacy groups,
- × Residents' Associations,
- × Graveyard or Burial Grounds committees,
- × Community Centres,
- × Tourism Groups,
- × Community Development Groups,
- × Group water schemes
- × Local hobby or socialising groups

### **What activity is covered?**

The Tidy Town Insurance policies are written on the understanding that activities undertaken by the eligible volunteer groups are standard activities for Tidy Town groups.

The policies automatically indemnify the Tidy Town in respect of

- ✓ Organising, planning and administration of committee
- ✓ All activities to improve and enhance the appearance and sustainability of the public realm of a community
- ✓ Promotion and delivery of cleanliness, litter awareness, sustainability and waste prevention initiatives including clean-up events, green space maintenance and beautification projects in the local community
- ✓ Education and promotion of local amenities and heritage

## **Tidy Town Group - Standard Activities Guidelines**

### **Community – Planning and Involvement**

- Preparing and submitting detailed annual entries to the Tidy Towns competition.
- Keeping a project portfolio with before/after photos and supporting documents.
- Seeking grants and funding.
- Regularly reviewing progress and updating plans.

### **Green Spaces, Landscaping and Streetscape**

- Planting and maintaining flower beds, hanging baskets and window boxes.
- Maintaining public parks, wildflower areas, and community gardens.
- Organising tree planting or native hedgerow planting.
- Promoting pollinator-friendly planting in line with the All-Ireland Pollinator Plan.
- Painting or maintaining street furniture, like benches and railings.
- Enhancing the visual appearance of shopfronts through collaboration with business owners.

### **Nature and Biodiversity**

- Creating or enhancing wildlife habitats (e.g. bee hotels, bird boxes, bat boxes).
- Organising biodiversity surveys and nature walks.

### **Sustainability – Doing More with Less**

- Promoting waste reduction, composting, and recycling initiatives.
- Hosting talks or workshops on energy efficiency, water conservation, or upcycling.
- Installing rainwater harvesting systems, solar lighting, or other green infrastructure.

### **Tidiness and Litter control**

- Litter picks and clean up days.
- Reporting illegal dumping or graffiti and arranging its removal.
- Anti-litter campaigns.

### **Community Involvement**

- Engaging with schools, youth groups, residents, and local businesses in relation to your Tidy Town activities.
- Running competitions like “tidy estate”.
- Holding community meetings, awareness campaigns, and fundraising events with less than 1,000 attendees.

### **Built Environment and Heritage**

- Documenting and maintaining local heritage sites and historic buildings.
- Erecting information signs or heritage trails.
- Liaising with local heritage officers or historians.

The above guidelines are issued to assist voluntary groups in understanding the extent of their existing covers with their Local Authority. These are guidelines only and if you have any doubt, please contact [tidytown@ipb.ie](mailto:tidytown@ipb.ie) or 01-639 5511.

## Restricted Activities

The Tidy Town Insurance policies contain the following exclusions as standard:

- activities primarily carried out on privately owned land or property other than fund raising or promotional events
- activities carried out on water
- events with over 1,000 attendees
- inflatable bouncy castles, inflatable slides or inflatable obstacle courses (indemnity is provided subject to policy conditions)
- events on public roads unless officially closed
- any sport or adventure activities
- commercially operated attractions
- ownership of public or civic amenities
- ownership of play parks and playgrounds, skate parks, gyms and fitness centres
- explosives, firearms, fireworks, pyrotechnical devices or bonfires
- tree felling, lopping of branches and use of chainsaws
- demolition of walls, buildings and structures
- any process involving the application of heat (other than the preparation of food and drink), e.g. welding
- work carried out at heights greater than 5 metres or depth below 2 metres

This list relates to restricted activities and is not an exhaustive list of policy exclusions or conditions. You should refer to the Tidy Town Insurance Information Pack for further information.

## Important: Know What's Not Covered

If your group does anything outside of the standard Tidy Towns activities above or consists of associated non-Tidy Town groups, you may not be insured for those activities under this policy. You should:

- Review your planned activities to ensure they are within scope
- Seek independent insurance advice, if required, to assist in reviewing your cover and obtaining the right protection for your group's activities.
- Purchase additional insurance, if needed, for higher-risk or non-standard activities or associated groups.