

Lycetts
Insurance Brokers

Opening your garden to the public



Proud to protect your countryside. Your estate. Your farm. Your rural business. Your country pursuits. Your passions.

Opening your garden to the public can be a hugely rewarding experience. However, you may be daunted by the prospect of doing it.

There is no need to be. Remember what you are doing is going to greatly benefit the charity you have chosen. In addition, you will give a huge amount of pleasure to many visitors.

It is YOUR garden and you have every right to be proud of what you have achieved with it; whether you are opening for the first time, or whether you are an old hand!

However, as in all things, a certain amount of preparation and understanding of what it takes to make a day go smoothly helps.

We hope that the following guidelines will assist you in achieving this. It would be very easy to simply write a list of things to consider and let you get on with it. Instead we have grouped what we believe is important into sections.



Please contact us at your convenience to discuss your requirements

Pricing

It is recommended that small gardens should charge a minimum entrance fee of £3.00 whilst large gardens and groups of gardens a minimum of £4.00.

Before the public arrive at the garden

You need to site the place where the entrance money is collected at a location which everyone has to pass to get in to your garden. Ideally this should be where you can direct people and their cars to the car parking area and at the same time keep an eye on the parking itself. If you have several volunteers, that helps considerably relieving the “gate keeper” of having to do too much.

It is always worth having a contingency car parking plan for those days when the turnout exceeds your wildest dreams. Do you need a Plan B for parking when the weather is very wet?

Whoever is at the entrance needs to have a good supply of change (you will be asked often to provide change from a £10 or £20 note).

It is useful to be able to provide a simple map of your garden, especially if it is a large one; nothing elaborate.

Whoever is at the “gate” needs to be firm at times. For instance, if your entry states “No Pets” make sure that visitors abide.

If your garden has wheelchair access, you may need to explain particular aspects of that.

In your garden

You may wish to place some signs in your garden to help your visitors. It may be that you do not want a particular part of your garden to be entered; perhaps at the head of a steep, slippery path or to prevent access to a cliff!

We are sure that you will have spent hours, days and weeks preparing your garden to make it look its best. Do not forget your trees – are there any limbs about to fall off or at an inconvenient height?

If you have children, you may have play equipment, climbing frames, trampolines and the like, which will attract visiting

children like a magnet; often to be left by their parents to get on with it. You must decide whether you are happy with that and if such equipment is to be used by visitors ask your insurance company/broker for advice.

We suggest the following alternatives:

- Consider moving the equipment to a place where it cannot be used
- Make clear it cannot be used
- Have someone supervise its use
- Have a sign making it clear that the

equipment is used entirely at the user's own risk and that parents are responsible for their children.

We do not recommend charging for the use of any such equipment as this implies a degree of responsibility on your behalf.

The best advice is to let your visitors wander around in their own time enjoying your garden. If you have enough helpers to enable it, the gardeners amongst your visitors appreciate being able to talk to you, in your garden, about your garden.

Refreshments

You will find that for some of your visitors the main reason for them coming is to enjoy a spot of tea and cake. It is not compulsory for you to provide refreshments but it does make a big difference to the amount of money that you take.

In any event, keep it simple. Tea or coffee, milk and sugar. Squash for children. Biscuits, scones with cream or butter and jam. Perhaps sandwiches and cake. A lot will depend on the amount of help that you have available. Price the teas simply with as few permutations of change as possible and remember you will need another cash float.

As a guide we recommend:

- **Tea & home baking - minimum £1.50**
- **Cream Teas - minimum £2.00**

With teas comes the need to wash up and recycle the crockery etc, unless you have a vast supply. More help required!

You may feel it necessary to provide access to lavatories and hand washing facilities. If you are lucky, you will be able to provide these in an outbuilding. If not, either do without such facilities or make use of the dreaded Portaloo which will have a heavy impact on the funds raised. We do not recommend letting visitors into the house.

Plant Stall

Organising a plant stall is a tremendous way of raising more funds. Visitors tend to support such a stall very strongly and where possible it is recommended that one is always set up.

Plants are generally sourced by the garden owner and friends and are an excellent way of getting rid of surplus stock.

Someone must man the stall and another cash float will be required at the start of the opening.

Other Stalls

You may wish to have additional stalls at your garden opening. These can increase the revenue from the day quite considerably, for little effort on your behalf. You need to provide the stall holders with a site and, in some cases, other requirements such as power and water. It is recommended that stall holders should be charged a minimum fee of £25.00 or £10.00 plus 20% of turnover.

You need to be happy that the stallholders hold appropriate liability insurance for themselves and their products.

Liability Insurance

It is regretful but a symptom of our modern age that Liability Insurance is a subject that cannot be ignored.

Public Liability is essentially the duty of care, beholden upon all of us, to third parties. We are all expected to behave in a reasonable manner and take all reasonable steps to prevent undue hazard to others.

Even with the best will in the world things can go wrong. A person may get injured as a result of your alleged inadequacies and seek redress. That is why the majority of household insurance policies have a section which gives cover providing protection against these circumstances

In the case of a garden opening or associated events, it is quite easy to think of a circumstance where something may go wrong. A loose stone step in a path causing a fall...

Product Liability:

Producers have a responsibility for any injuries caused by their products. In the instance of a garden opening one possible area of liability is the provision of teas and the food sold.

Providing teas and food is a potentially fraught area. It would be absurd for a volunteer who has provided scones etc to take out a products liability policy, or even read every word on the subject produced by the Food Standards Agency. We would expect the word “reasonable” to come into play in any claim.

For example we are not talking of a commercial enterprise such as a restaurant where different and perhaps higher standards would apply. All one can expect is that “all reasonable precautions” are taken to prevent injury to third parties.

However, having the cover is a better option than not having it.

It is equally important for stallholders to carry their own products liability insurance. If they do not and a product’s claim does arise, you as the host may be targeted.

It is very easy to get over concerned on the subject of Insurance; trying to cross every “t” and dot every “i”. Remember what is “reasonable” to expect. If in doubt, it is always better to have a discussion with your insurance broker, if you use one, or with your insurance company.

Security/Theft/Breakages

It makes sense to follow the subject of insurance with that of security.

It is possible that a nefarious character or two may take the opportunity of being “invited” to your garden to case the joint.

Some points to bear in mind include:

- Identify the area to which you want the public to have access and any area where access is to be restricted.
- Restrict access to the house, keep valuables out of sight and draw ground floor curtains.

- Secure gardening equipment in sheds.
- Secure the house as far as possible locking doors and windows where appropriate.

We strongly recommend you to inform your own insurers that the garden opening is happening. Your insurers may simply note the fact or apply terms to your cover. Any terms may be unwelcome but it is better to have restricted cover than none at all.

Remember, it is your garden and you are doing a service by opening your garden to the public.
Enjoy it!

Do not be concerned about numbers. Some days there will be a flood of visitors; on others for no apparent reason hardly any.

Lycetts
We know your world.

If you would like a complimentary review of your insurance before you open your garden to the public, then please get in touch with **William Barne** at Lycetts Edinburgh.

Phone: **0131 225 9119**

Email: **william.barne@lycetts.co.uk**

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