

London Conference Venue Insurance

A complete guide for event organisers

Who's covered by what — the two-policy structure

Conference venue insurance sits at the intersection of two policies that are often confused: the venue's own public liability and buildings insurance, and the event organiser's event cancellation and public liability insurance. Both are needed; neither covers everything. Understanding which policy responds to which incident is the difference between a smooth claim and a nine-month dispute.

The venue's insurance covers the fabric of the building, the structural fixtures, and injury to a delegate caused by a venue-owned hazard — a wet floor without signage, a broken chair, a failing light fitting. The organiser's insurance covers everything caused by the event itself — the delegate slipping on catering debris, the presenter's laptop being stolen from the pre-function area, an act of God cancelling the event 48 hours out. Most venue contracts require the organiser to hold at least £5 million of public liability, and increasingly £10 million for events with more than 200 delegates.

What venue public liability actually covers

Standard London venue public liability policies cover injury to visitors and damage to third-party property caused by the venue's own negligence. That includes structural defects, poor maintenance, missing safety signage, and failure to comply with fire regulations. It does not cover damage caused by delegates, guests, or the event's own suppliers — AV riggers, external caterers, exhibitors. Those need to be covered by the supplier's or organiser's own policies.

For a corporate booker, the practical implication is that a venue's certificate of insurance is a base layer, not a full protection. Ask the venue for the certificate at contract stage and make sure the policy is current, the cover amount is appropriate for the delegate count, and the venue is named on the policy (not just the parent group).

Event cancellation cover: what triggers a payout

Event cancellation insurance responds when the event cannot proceed for reasons outside the organiser's control. Standard triggers include severe weather that closes transport into central London, a fire or infrastructure failure at the venue, illness of a key speaker (subject to a doctor's certificate), and — depending on the policy wording — communicable disease outbreaks. Post-2020, most policies specifically exclude pandemic cover unless it is added as a named endorsement at extra premium.

Cover typically pays the deposits and non-recoverable costs already committed to suppliers, plus in some cases lost gross revenue on a ticketed event. Delegates' individual travel costs are not usually covered by the organiser's policy — those sit with the delegates' own travel insurance.

Insurers will want to see a cancellation clause in the venue contract before writing the policy, because they need to know how much would actually be at risk on the day the event is called off. A venue contract that takes 100% of the fee inside 30 days is less insurable than one with a stepped scale (25% at 90 days, 50% at 60, 100% at 30) — the insurer prices the risk accordingly.

Force majeure — the small print that matters

Almost every venue contract has a force majeure clause. The wording varies more than most bookers realise. Some contracts define force majeure narrowly (war, terrorism, natural disaster) and leave everyday supply-chain disruptions outside it. Others take a broader definition that includes government orders, epidemics and infrastructure failure. Read the specific wording before signing — a broad clause protects the venue in more scenarios but also gives the organiser more scope to escape the contract if things go wrong at their end.

A well-negotiated contract adds a "reasonable alternative" clause: if the event can't happen on the original date because of force majeure, the venue commits to offering an alternative date within (say) 12 months at the original price. This is much easier to secure at contract stage than at the point of trying to cancel.

Dietary and allergen indemnity

A specific area often missed at the enquiry stage: what happens if a delegate has an allergic reaction to catering. The default legal position in England is that the caterer is liable for correctly labelling and serving the food they've been asked to prepare. If the organiser fails to communicate a delegate's allergy to the caterer, the organiser carries the liability. If the caterer serves a dish with a listed allergen without warning, the caterer does.

For any event over 100 delegates, add a written dietary sheet to the catering brief, keep the delegate's original notification, and require the caterer to acknowledge the sheet in writing before service. That documentation trail is what an insurer will want to see if a claim ever arises.

AV and rigging liability

Rigged AV equipment — trussing, lighting, suspended screens — is a specific risk category. Reputable London AV suppliers hold their own £10m+ public liability and rigging insurance, and will provide certificates on request. If you're using a venue's in-house AV team, that cover is usually included in the venue's overall policy. If you're bringing in an outside AV supplier, ask for the certificate and pass it to the venue in advance — most venues insist on this before allowing rigging above delegate height.

Damage to the venue caused by AV set-up (a truss scoring a wall, a floor plate cracking under load) usually falls on the AV supplier's public liability. Damage caused by the venue's own fabric failing under standard load falls on the venue. Both scenarios happen; both are recoverable if the right policy is in place before the event.

Deposits, cancellation and getting your money back

Insurance can respond to the money at risk under the venue contract but only if the contract itself has clear terms. Points to look for before signing:

- The deposit percentage and the point at which each payment is due
- The refund position at each cancellation window (typically 25% / 50% / 100% at descending notice periods)
- Whether a "postponement" is treated as cancellation or as a date move
- Whether force majeure gives the organiser a refund or a credit
- The complaint / dispute procedure and the governing law

Any single one of these unclear in the contract is a hole your event cancellation insurance may not fill.

What Cavendish sees from the venue side

Across the five Cavendish venues, cancellation cover claims are rare (the venues themselves are fully insured, the buildings are modern, and the cancellation curves are stepped rather than cliff-edged) but the most common request from corporate bookers at the contract stage is for a wider force-majeure definition. Bookers

whose insurance was tightened after 2020 need the specific wording in the venue contract to match the wording in their event cancellation policy, or the two won't align when a claim is made.

Frequently asked questions

Do I need event insurance if the venue is fully insured?

Yes. The venue's insurance covers the building and the venue's own negligence. It doesn't cover event cancellation, delegate injury caused by event activities, or damage caused by your suppliers.

How much public liability cover should an event organiser hold?

£5 million is the working minimum for London corporate events. £10 million is increasingly standard for events over 200 delegates, and most large venues will require it in the contract.

Does event cancellation insurance cover pandemic disruption?

Not by default in most 2026 policies. Pandemic and communicable-disease cover is available as a named endorsement at additional premium. Check the specific wording of your policy for the trigger events.

Who is liable if a delegate has an allergic reaction to venue catering?

The caterer if they served a listed allergen without proper labelling. The organiser if the allergy wasn't communicated to the caterer at the briefing stage. Written documentation of the dietary brief is the key evidence in either case.

What insurance certificates should I ask the venue for at contract stage?

The venue's public liability certificate (current, with adequate cover amount), and — if using in-house AV — confirmation that the AV cover is included. If you're bringing in external AV or exhibition suppliers, ask each of them for their public liability certificates and share those with the venue in advance.