

# Newcastle University Pop-Up Space

## Public Liability Insurance & Business Registration Requirements

To take part in the Pop-Up space at Newcastle University as a **product-based business**, there are two key requirements you must meet to ensure a safe, legal, and professional experience for everyone involved.

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### 1. Public Liability Insurance – Required for All Product-Based Sellers

If you are **selling physical products** at the Pop-Up, you are **required to have public liability insurance** in place.

#### What is public liability insurance?

It protects you if a customer or member of the public is injured, becomes ill, or has their property damaged as a result of interacting with your product or stand. For example:

- A customer trips over your display.
- Someone has an allergic reaction to an ingredient in your product.
- You accidentally damage property while setting up.

Without insurance, you could be personally liable for claims — so it's vital for protecting yourself and others.

**We recommend a minimum cover of £5 million, though ideally £10 million.**

You'll be asked to **provide proof of insurance** before being granted a Pop-Up place if you are selling.

### 2. Business Registration – Required for Selling Products

If you are selling products (i.e. making transactions), you **must be a registered business** in the UK.

There are three main options:

- **Sole Trader** (most common for individuals starting out)
- **Limited Company**
- **Partnership**

#### How to register a business:

- Register as a **Sole Trader** with HMRC: <https://www.gov.uk/set-up-sole-trader>
- Register a **Limited Company** with Companies House: <https://www.gov.uk/limited-company-formation>
- Learn more about **types of business structures**: <https://www.gov.uk/business-legal-structures>



### Not sure if you're ready to register yet?

No problem! You can speak to the **Start Up team** for advice on when and how to register, and whether it's the right time for your business. We're here to help you weigh up your options.

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### 3. Showcasing Your Product Without Selling? Different Rules Apply

If you are **only showcasing your product** — for example, collecting feedback, displaying designs, or raising awareness — and **not selling** or taking payments, then you:

- ✓ Do **not** need to be a registered business
- ✓ Do **not** need public liability insurance

However, you should still register your interest with the Start Up team and clarify that you'll be showcasing only.

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#### ✓ Summary Checklist

Requirement	Selling Products	Showcasing Only
Public Liability Insurance	✓ Required	✗ Not required
Registered Business	✓ Required	✗ Not required
Discuss with Start Up Team	✓ Recommended	✓ Recommended

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### Talk to the Start Up Team

If you have questions or want help with:

#### Contact Us:

📍 Start Up Space, Level 1 King's Gate

✉ [mycareer@newcastle.ac.uk](mailto:mycareer@newcastle.ac.uk)

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