



Insurance for volunteers

Why is volunteer insurance needed?

Even with the best will in the world and great policies and procedures, unfortunately accidents do happen.

There could be loss of property as a result of a fire or a volunteer is injured whilst doing their work. If that injury leads to a volunteer taking time off work they might take legal action to recover their lost wages. All of this can add up. Having insurance can help cover the costs if things go wrong. Suggestions of what is “must” and “should” have insurance:

Must haves

Employers liability insurance	Organisations that employ staff have to take out employers liability insurance. Legally, this has to cover a minimum of £5 million for injury or disease suffered or contracted by employees while carrying out their duties. An organisation must get employers liability insurance from an insurer, an individual or company, working under the terms of the Financial Services and Markets Act 2000. The Financial Services Authority maintains a register of authorised insurers. The organisation (as an employer) must prominently display a certificate showing that a valid policy is in place and the minimum level of cover purchased.
Public liability insurance	Even if an organisation or group does everything right there is always the chance of an accident happening. This insurance provides cover to the organisation if a client, or a member of the public, experiences loss, illness, death, injury or an accident as a result of negligence. It also covers the organisation if that person makes a claim for compensation. In most circumstances, the insurance company will pay the compensation payment or repair damage to property or possessions, plus any legal expenses.

Motor insurance	If an organisation owns or operates motor vehicles, it must comply with the provisions of the Road Traffic Acts. This makes it compulsory to have insurance against third party injury and property damage. If trustees, employees or volunteers are using their own vehicles for the purposes of the organisation or on the business of the organisation, the organisation must make sure that the insurance held by the owner of the vehicle covers such use. Although most insurance companies don't expect volunteers to have business insurance, and should not charge more, your organisation might consider covering the cost of any additional premium if it's needed. The Association of British Insurers (ABI) has published a list of insurance companies showing how they classify volunteers who drive their own car for the benefit of the community. More information can be found at http://www.abi.org.uk/ . If a driver has an accident during their volunteering and there is a problem with the insurance for that vehicle, the organisation or group could be held responsible, regardless of who owns the vehicle. There are special requirements in relation to minibuses used to transport people, and insurers should be able to advise organisations.
Professional indemnity insurance	This is recommended for volunteer involving organisations where volunteers are involved in providing information, advice or other professional services. This insurance provides cover for claims arising from loss, damage or injury as a result of incorrect advice or information, even if given freely or by a telephone or email helpline.

Should haves

Other insurance you might consider:

Directors and officers insurance	This covers claims against an individual in an organisation, such as a director or other officer with management responsibility, who can be held personally responsible for lack of care and skill in carrying out their duties.
Trustee indemnity insurance	This provides cover for appointed trustees against the risk of personal liability arising from any breach of trust.
Product liability insurance	This covers personal injury and property damage caused by a fault in the design or production of a product.
Personal accident insurance	Covers injuries, accidents or deaths that may occur where the organisation has not been negligent. The idea that volunteers might be 'out-of-pocket', unable to do their paid employment or left uncompensated for an injury that they sustain while undertaking volunteering work is not acceptable to most organisations, so this additional policy will provide cover for accident or injury.
Buildings and contents insurance	Ensure a safe and healthy working environment for your volunteers and the buildings they access.

What next?

Volunteer Scotland strongly recommends that you seek professional advice to determine what insurance is appropriate for their needs.

Some general tips when choosing insurance:

- Ensure the policy definitely includes volunteers.
- Confirm how the term 'volunteer' is defined for the purposes of the policy.
- Ensure the policy covers the types of activities the volunteer will be undertaking.
- Carry out risk assessments for each volunteer role and share these with the insurance provider so that they clearly understand the risks for volunteers.
- Check that there is no upper or lower age limit for volunteers.

Remember you will need to take time to review the insurance that you have in place and make sure it is up to date and relevant. Even if you don't make big changes, looking through it and refreshing it emphasises its importance to the organisation.

Need some more help?

If you would like more help or advice in relation to this guide please get in touch with us:

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