Fact sheet 2f: Liability and Insurance

Insuring volunteers: the basics

It is important that volunteers are adequately insured. Whilst no company offers separate insurance policy for volunteers at present, organisations need to extend their existing policies to cover volunteers and be explicit about this.

Organisations should make sure that volunteers have accurate and up-to-date information about insurance so that they understand what kind of activities are covered whilst they are volunteering. It can be useful to make sure that volunteers know that all insurance policies are limited, and that insurance policies can change over time, so they should always check if they are unsure if an activity is covered.

All groups and organisations that involve volunteers should think about what types of insurance they need. As insurers and policies are all different we have provided this general information – do seek specialist advice if you need more detail.

When purchasing insurance, the National Council for Voluntary Organisations (NCVO) recommends that volunteer involving groups and organisations should:

* Ensure the policies explicitly mention and cover volunteers;
* Check if there are upper and lower age limits for volunteers;
* Ensure that the policies cover the types of activities that the volunteers will be doing;
* Conduct risk assessments for each of the roles that volunteers will be performing. Doing so will help insurers to tailor policies to suit the organisation’s needs.

Overleaf are the main types of insurance that volunteer-involving groups and organisations may need.

Employer’s liability insurance

Employers are not legally required to insure volunteers under their employer’s liability insurance, but it is clearly advisable to do so in order to avoid negligence claims being put forward by the volunteer in the event of sustaining an injury. Organisations will need to make this amendment because this kind of policy does not automatically cover volunteers.

Public liability (third party) insurance

In general, public liability insurance protects the organisation for claims by third parties including service users and members of the public for death, illness, loss, injury, or accident caused by the negligence of the organisation. Policies can be extended to:

* Protect the organisation against claims from volunteers arising from injury or sickness as a result of negligence by the organisation
* Protect for loss or damage to property caused through the negligence of someone acting for the organisation
* Cover any injury caused to members of the public or staff.

While public liability insurance is not a legal requirement, any organisation that owns or controls premises, holds public events or works with the public should obtain it because it is usually a condition of:

* Funding bodies
* Registering with regulating bodies such as Ofsted
* Delivering service contracts, for example for a local authority.

Policies vary so organisations should check that their policy adequately covers volunteers.

Professional indemnity insurance

Also known as *professional indemnity errors and omissions* or *malpractice*

*insurance*. Organisations providing information, advice or other professional services should arrange this insurance, and make sure that volunteers involved in such activities are covered. Professional indemnity insurance covers organisations for claims arising from injury, loss or damage resulting from advice or other services.

Motor insurance

For organisations recruiting volunteers who drive in the course of their volunteering work, whoever owns the vehicle used by the volunteer is responsible for arranging insurance. If the volunteer uses their own vehicle, they should inform their insurerabout their volunteer driver. The organisation should also make sure that the volunteer’s licence and MOT are valid.

Organisations will need to decide how to handle the risk of a problem occurring if a volunteer needs to claim on their own vehicle policy because the organisation could be held responsible, whether or not it owns the vehicle involved. In order to cover for this eventuality, the organisation can take out a Contingent Liability Policy to protect it from this risk.

Personal Accident Insurance

This covers volunteers in the event of injury, accident or death for which the group or organisation has no liability. It is not therefore the responsibility of the group or organisation but a volunteer may wish to consider taking it up. There is likely to be an upper age limit on this form of insurance. This does not mean that people above this age cannot volunteer, but they should be aware that they are not covered for accidents where the organisation has not been at fault. Injuries to them arising from negligence would still be covered under liability insurance cover.

Further information on insurance

* [Association of British Insurers](http://www.abi.org.uk) www.abi.org.uk

51 Gresham Street, London EC2V 7HQ

T: 020 7600 3333 E: info@abi.org.uk

* [VolResource website](http://vr.volresource.org.uk) http://vr.volresource.org.uk
* [List of specialist insurance brokers](http://vr.volresource.org.uk/services/insurance/)
* [Community Transport Association](http://www.ctauk.org) www.ctauk.org

Leading authority on the practice and performance of community transport; leads and supports local charities and community groups across the UK.

Aeroworks, Adair Street, Manchester, M1 2NQ

T: 0161 351 1475 E: info@ctauk.org

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