

Insurance for Volunteers

Summary

All volunteer-involving organisations should have an insurance policy that covers volunteers. There are several different types of policy, so it is often confusing to work out which is the most appropriate. Basically, the organisation itself should be covered either under **employer's liability insurance** or **public liability insurance** in the event of volunteers being harmed due to the organisation's negligence.

Public liability insurance should cover both the organisation and the volunteer in the event of a third party being injured through the actions of a volunteer.

Depending on the type of work involved, the organisation may need **professional indemnity insurance** as well.

This Information Sheet provides a brief outline of the main types of insurance that volunteers could be covered by whilst volunteering.

- Employer's Liability Insurance
- Public Liability Insurance
- Professional Liability Insurance
- Personal Accident Insurance
- Insurance for volunteer drivers

Good Practice

As an organisation, it would be good practice to follow these pointers to ensure that you have the appropriate insurance in place to cover your volunteers:

- ensure that your policies **explicitly mention** volunteers because they may not be automatically included in your insurance cover
- check with your insurer if there are **upper and lower age limits** for volunteers **before** recruiting younger or older volunteers
- make sure that your insurance company is aware of the **types of activities** that the volunteers will be doing, because if the tasks are high-risk then the insurance policies will need to be adapted to accommodate these risks
- produce a **written risk assessment** for each of the roles that volunteers will be performing, because this will help your insurer to tailor your policy to suit your needs

Types of insurance cover

Employer's Liability Insurance

This covers paid employees in the event of accident, disease or injury caused or made worse as a result of work or of employer's negligence. This insurance does not automatically cover volunteers. There is no obligation to extend the policy to cover volunteers, but it is good practice to do so. The policy must explicitly mention volunteers if they are to be covered by it.

Public Liability Insurance

This should always explicitly mention volunteers. Also known as **third party insurance**, it protects the organisation for claims by members of the public for death, illness, loss, injury, or accident caused by the negligence of the organisation. Public liability insurance generally covers anybody other than employees who come into contact with the organisation. This should include volunteers, covering them against loss or injury caused by negligence of the organisation if they are not covered under the employer's liability insurance. It also protects for loss or damage to property caused through the negligence of someone acting with the authority of the organisation, which would include the actions of volunteers.

Public liability cover should clearly cover loss or injury caused by volunteers. In some cases a volunteer could be sued as an individual for damage caused to a third party, so the organisation's public liability insurance should indemnify them against this.

Professional Liability Insurance

Professional liability, professional indemnity errors and omissions or malpractice insurance covers the organisation for claims arising from loss or injury caused by services provided negligently or without reasonable care. Such loss might arise, for example, from incorrect care or inaccurate advice. An organisation can be sued for claims arising from incorrect advice or information even if it is given free or via a telephone helpline. Professional liability insurance should also cover defamation, inadvertent breach of copyright, confidentiality and loss of documents.

Personal Accident Insurance

This covers volunteers in the event of injury, accident or death for which the organisation has no liability. 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.

Insurance for volunteer drivers

If an organisation owns the vehicle being used, then it is responsible for arranging insurance. If the volunteer owns the vehicle, then he or she is responsible for arranging insurance and informing the insurer about his/her volunteer driving.

If a driver has an accident during their volunteering and there is a problem with the insurance for that vehicle, the organisation could be held responsible,

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whether or not it owns the vehicle involved. The organisation can take out a Contingent Liability Policy to protect it from this risk. For further information, please read Volunteering England's Information Sheet "Volunteer Drivers". You can also find a sample form to send to an insurance company in the Good Practice Bank on Volunteering England's website.

Insurance policies

The following insurance brokers have particular experience of insurance for voluntary sector organisations. **Please note that this is not a list of recommendations.**

Aon Risk Services

5th Floor, Capital House
1 Houndwell Place
Southampton
Hampshire
SO14 1HU

Tel: 08457 697504 or 02380 60 7000

Website: <http://www.aon.com/default.jsp>

Please ask for the Charity Assured team to discuss details of the cover available.

Ladbroke

Chartered Insurance Practitioner
5A County House
Waterside Business Park
Rotherham Road
Dinnington
Sheffield
S25 3QA

Tel: 01909 565858

Email: info@ladbrook.co.uk

Website: <http://www.ladbroke.co.uk/>

BJK Giles

2nd floor
Devonshire House
Riverside Road
Pottington Business Park
Barnstaple
Devon
EX31 1EY

Tel: 01271 345005

Website: www.bjkinsurance.co.uk

Stuart Alexander

Fountain House

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130 Fenchurch Street
London
EC3M 5DJ
Tel: 020 7338 0111
Website: <http://www.stuartalexander.co.uk/>

Zurich Municipal's Community Insurance Centre

Tel: 0845 602 3896
Website:
<http://www.zurich.co.uk/Municipal/YourSector/communityorganisations/charities.htm>

The Encompass Policy

Keegan and Pennykid Insurance Brokers
50 Queen Street
Edinburgh
EH2 3NS
Tel: 0131 225 6005
Email: mail@keegan-pennykid.com
Website: <http://www.keegan-pennykid.com/charities/index.html>

Kyle Insurance Brokers

Braid River Business Park
101a Railway Street
Ballymena
BT42 2AF
Tel: 028 2565 2424
Email: info@insureuk.co.uk
Website: <http://www.insureuk.co.uk/>

Unity Insurance Services

Lancing Business Park
Lancing
West Sussex
BN15 8UG
Tel: 0845 0945 702
Email: info@unityins.co.uk
Website: <http://www.unityins.co.uk/>

Further information

Association of British Insurers

51 Gresham Street
London
EC2V 7HQ
Tel: 020 7600 3333

Fax: 020 7696 8999
Email: info@abi.org.uk
Website: <http://www.abi.org.uk/>

Volunteering England Good Practice Bank
Includes a section about "Health and Safety"
<http://www.volunteering.org.uk/goodpractice>

The VolResource website contains listings of specialist insurance brokers and policies
http://www.volresource.org.uk/services/serv_ins.htm

Last reviewed: June 2008

We have made every effort to ensure that this Information Sheet was correct at the time of publication. It is intended as a simple summary of relevant insurance issues and suggests further sources of information. Volunteering England provides the contact details of insurance companies purely for signposting purposes, and in no way endorses any of the companies listed in this Information Sheet. Legal advice should be sought where appropriate.

For more information on managing volunteers, please visit
The Good Practice Bank at www.volunteering.org.uk/goodpractice

All of Volunteering England's Information Sheets are available at:
www.volunteering.org.uk/information

Or please contact Volunteering England Information Service
Email: Information@volunteeringengland.org
Freephone Information Line: 0800 028 3304 (M-F 10.30-12.30 & 14.00-16.00)

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