

# 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,

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**

5<sup>th</sup> 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](mailto: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](http://www.bjkinsurance.co.uk)

### **Stuart Alexander**

Fountain House

**Volunteering England Information Sheet**  
© Volunteering England 2008.

---

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](mailto: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](mailto: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](mailto: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](mailto: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](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](http://www.volunteering.org.uk/goodpractice)

All of Volunteering England's Information Sheets are available at:  
[www.volunteering.org.uk/information](http://www.volunteering.org.uk/information)

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

Volunteering England  
Regent's Wharf  
8 All Saints Street  
London N1 9RL