



---

## Managing volunteers - the essentials

### Factsheet 1 - Insurance for volunteers

#### 1. Why insure?

As an organisation, you have a “duty of care” towards your volunteers, as well as your staff. Regardless of the legal structure of your organisation, it is important that your volunteers are properly insured, and that you maintain up-to-date insurance cover. Most organisations, especially those with some paid staff, will already have some insurance cover, but it’s essential that you check that your existing policies explicitly include volunteers.

#### 2. Which insurance policies will we need?

Volunteers face the same kinds of risks as paid members of staff. Typically these are personal injury through accidents or assaults; loss of, or damage to, their personal property, and claims against them for negligent advice (for example if they volunteer in a role that involves giving advice on the law or on benefits).

#### 3. Main types of insurance policy

There are 2 main types of insurance policy that are relevant to all volunteer-involving organisations. These are:

##### 3.1. Employers’ Liability Insurance

Employers’ Liability Insurance covers liability for accidents, disease or injury, due to negligence or breach of health and safety law by the employer. There is no legal requirement to insure volunteers, but it is highly advisable, as volunteers can bring claims for negligence, and your organisation may be vulnerable without insurance. We strongly recommend that you insure your volunteers as part of your commitment to best practice. You will not be eligible to register with Volunteer Centre Tower Hamlets, unless you have this insurance in place for your volunteers. If you do not insure your volunteers under your Employers’ Liability Insurance, you should include them in your Public Liability Insurance policy, specifying to your insurer that you require cover for volunteers.

##### 3.2. Public Liability Insurance

Public Liability Insurance is not always legally required, but we strongly recommend that you take this insurance if your organisation owns or controls premises, holds any public events, or has any dealings with the public. You may find that your funders require you to have Public Liability Insurance. If you already have Public Liability Insurance, you should ensure that it explicitly covers volunteers, as well as paid staff. If volunteers work from home, or other venues, you should inform your insurance company, so that they can provide cover for liability at other locations.

---



---

## 4. Other types of insurance policy

### 4.1. Professional Liability Insurance

If your volunteers provide information, or give advice to members of the public, or offer other professional services (such as training or consultancy), you should explicitly include them under your professional Liability Insurance (also known as Professional Indemnity, Errors and Omissions or Malpractice Insurance). This policy will cover your organisation for claims arising from injury, loss or damage suffered as a result of wrong or inadequate advice or services provided by volunteers. It can also cover defamation, inadvertent breach of copyright, confidentiality and loss of documents.

### 4.2. Trustee Indemnity Insurance

Insures your volunteer trustees or management committee members against personal liability for any losses your organisation may incur. Many voluntary organisations choose to take this insurance.

### 4.3. Motor Vehicle Insurance

If your volunteers use their own vehicle or drive your organisation's minibus or car, you will need to ensure that they are covered.

### 4.4. Contents Insurance

It will cover the computers, equipment and furniture that your organisation owns, which may be used by volunteers as well as staff. Contents Insurance usually covers you against theft, accidental damage and fire, and it is possible to insure items that are taken out of your building into the community, such as laptops and cameras, if you request this cover. Contents Insurance is often included as part of a combined policy, along with Employer's Liability and Public Liability.

### 4.5. Legal Expenses Insurance

It can cover your organisation's costs if you use a solicitor to defend court action taken by volunteers or staff (for example, if someone takes you to an Industrial Tribunal) or sues your organisation.

### 4.6. Personal Accident Insurance

It covers injuries, accidents or deaths caused at work in situations where the organisation was not negligent. It is not obligatory. This is a benefit which you may like to extend to your volunteers as a courtesy, particularly if you already provide it for your paid staff. It means that any volunteer injured or made ill during their volunteering may receive compensation.

---



### 5. Insurance do's and don'ts

If you are thinking about insurance for the first time, or you are reviewing your existing cover, there are a few key points to bear in mind:

#### Do

- Use a broker who will shop around for competitive quotes and negotiate on your behalf and will be able to advise you of any limits or exclusions (things that are not covered by your insurance policy), the amount of cover you need, and any excess you will have to pay if you make a claim.
- Use a reputable insurance company with a strong track record
- Shop around for quotes by speaking to several insurance providers in order to compare prices and cover. Combined policies that cover a number of risks under one policy can sometimes offer a better deal, as long as you need everything in the package, and don't end up buying policies that are surplus to your requirements.
- Provide all relevant information when taking out the insurance policy, including how many volunteers you have, the activities they carry out, and where they volunteer.
- Ensure that all the information you give to your volunteers about insurance is accurate and up-to-date.
- Think about including a statement that all of your insurance policies are subject to limitations and exclusions, and that your cover may change from time to time.

#### Don't

- Buy policies that are surplus to your requirements, combined policies that cover a number of risks under one policy can sometimes offer a better deal, but make sure you need everything in the package.
- Deliberately or accidentally mislead an insurance company or broker, you may find that you are not insured properly. Never be tempted to under-estimate numbers of volunteers, or avoid mentioning higher risk activities, in an attempt to reduce your insurance premium. This is false economy and could be disastrous.
- Discriminate against potentially valuable volunteers, on the grounds of age. It is perfectly possible to arrange Public Liability Insurance and Employers' Liability Insurance cover for volunteers of all ages, and Personal Accident Insurance cover for volunteers as young as 12 or as old as 80. If your insurance company does not offer this, change to one that does.

### 6. Resources

- [www.charity-commission.gov.uk/publications/cc49.asp](http://www.charity-commission.gov.uk/publications/cc49.asp)
- [www.ncvo-vol.org.uk/advice-support/funding-finance/financial-management/risk/riskmanagementplan](http://www.ncvo-vol.org.uk/advice-support/funding-finance/financial-management/risk/riskmanagementplan)
- If you have any queries about insuring your volunteer programme, please contact Volunteer Centre Tower Hamlets on 020 7377 0956 or e-mail [info@vcth.org.uk](mailto:info@vcth.org.uk)