

YOUR GUIDE TO

Insurance for Volunteers



Introduction to Insurance for Volunteers

Why do you need to have insurance for your volunteers?

Volunteer-involving organisations have a “duty of care” towards their volunteers and this includes having insurance that covers volunteers. Although not a legal requirement, it is best practice to insure your volunteers against any harm to themselves or their property whilst volunteering for your organisation, as well as to protect your volunteers against claims from service users or the general public whilst carrying out duties on behalf of your organisation.

Main types of insurance

► **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 kind of insurance does not automatically cover volunteers, so the policy must explicitly mention volunteers in the ‘employee’ definition if they are to be covered.

► **Public Liability Insurance** (also known as *Third Party Insurance*)

This protects the organisation for claims by members of the public for death, illness, loss, injury, accident or damage to property caused by the negligence of the organisation. Public Liability Insurance generally covers anybody other than employees who come into contact with the organisation. It should also indemnify a volunteer against being sued as an individual for damage caused to a third party whilst carrying out their duties for the organisation. Again, the policy must explicitly mention volunteers if they are to be covered.

► **Professional Liability Insurance** (also known as *Errors & Omissions* or *Malpractice Insurance*)

This 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, and claims can be made even if this 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 is not at fault. There may be age limits on this optional form of insurance, so volunteers should be made aware if they are not covered.

► **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 their insurer about his / her volunteer driving.



Are your volunteers covered?

Insurance Checklist for Volunteers:

-  **Ensure that your volunteers are covered** by Employer Liability Insurance or Public Liability Insurance.
-  **Check with your insurance provider if your volunteers need other insurance cover** for example for using their own car to collect clients/service users.
-  **Ensure that your policies explicitly mention volunteers** because they may not be automatically included in your insurance cover - check the definition of 'employee' in your policy booklet or ask your insurance provider.
-  **Check with your insurer if there are upper and lower age limits for volunteers.** Public Liability & Employers Liability covers do not have age restrictions, since anyone of any age could be a victim of negligence causing death/injury. However Personal Accident cover does have minimum and maximum age limits as the idea is to compensate someone of working age whose injury prevents them from doing normal work or performing usual volunteer duties. This is why the traditional age range was 16 – 65 years, but in recognition of retired persons doing voluntary work; many charity policies have upper age extensions to 75 years or to 85 years with some insurers. Age limits may vary so we recommend that you shop around.
-  **Make sure that your insurance provider is aware of the types of activities that the volunteers will be involved in,** 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 performed by volunteers,** because this will help your insurer to tailor your policy to suit your needs.
-  **Make a point of displaying your insurance certificate for volunteers** and keep it up to date as part of your overall volunteer policy.
-  **Ensure your insurance provider knows the number of volunteers you have** as this can affect the insurance premium you will pay.

Finding an insurance provider

Volunteer Centre East Sussex does not recommend individual insurance providers. However, if you are an employer, we advise that you contact your business insurance provider to check that your volunteers are adequately covered in the same way as your employees. If you are not an employer, we suggest that you contact your local Council for Voluntary Services (CVS) for advice.

And finally...

Please note that Volunteer Centre East Sussex is not in a position to dispense legal advice. This document is intended as an overview only. For more detail contact your insurance provider.

Additional resources:

In addition to contacting us directly for advice, you can also contact your local CVS in East Sussex, details of which can be found at www.askcasper.org.uk/cvsgroupsupport

To find out more, visit www.vces.org.uk. You can contact us at info@vces.org.uk or on 01323 301 757.