

# Insurance

Organisations that involve volunteers in their activities have a duty to protect volunteers and to ensure that they are adequately covered by appropriate insurance. Volunteers offer their services free of charge, but like paid employees they are exposed to a variety of risks. The types of risk a volunteer might face are:

- A volunteer could be injured
- A volunteer could injure a client
- A volunteer may damage property belonging to a client or the organisation
- A volunteer's own property might be damaged or stolen
- A volunteer might give inappropriate advice to a client

No agency can afford to risk facing a claim for damages without adequate insurance protection. Do not assume it will not happen to you.

The type of insurance required will depend upon the tasks undertaken by the organisation and its volunteers and before arranging insurance cover it is important to decide what sort of risks you are trying to protect against. You should also consider the following points and check these with your insurer.

- Do upper or lower age limits apply? If you involve volunteers under the age of 18 check that they are covered.
- Will volunteers be covered whilst undertaking duties off your premises?
- How many volunteers need to be covered?
- Are there any special requirements relating to the type of work the volunteer is doing?

## Types of insurance

### Employers liability insurance

This is compulsory for employers and protects the organisation against claims by employees for injury suffered in the course of their employment.

You must check with your insurers where and how they provide protection for your liability for volunteers as this can potentially be covered

under either an employer or public liability policy. It is preferable for volunteers to be regarded as employees as the cover provided is wider.

### Public liability insurance

This protects an organisation against claims arising from accidents that cause injury to persons or damage to property. It is important to ensure that this protection covers the organisation's legal liability for the acts of volunteers, as well as protecting volunteers for injury they may cause to third parties, fellow volunteers or employees.

If volunteers work from locations other than the organisation's office, it is important to check that your insurance policy also covers claims for accidents at these other locations. It is also worth noting that some policies exclude cover for volunteers over the age of 70 and you should check on this if you use the help of volunteers in this age group.

### Professional indemnity insurance

This should be arranged by any organisation offering advice to members of the public. It protects against legal liability for damages payable to a client who has suffered financial or other loss as a result of wrong or inadequate advice. Make sure that it covers your volunteers as well as the organisation.

### Personal accident insurance

This provides payment in the event of injury or death occurring during the course of work for the organisation. Personal accident insurance cover is not a legal requirement and not all organisations provide it. It is also not necessary to include all employees/volunteers.

### Insurance for special events

You may need to consider taking out additional cover for special one-off events such as garden parties, fun days or residential holidays that are not part of your organisation's usual work. You will need to check that any policies cover all volunteers at all venues for everything they do.

### Vehicle insurance

Risks involving motor vehicles must be covered by appropriate motor insurance. If an organisation owns the vehicles that are used by volunteers, it

is responsible for arranging the insurance.

If a volunteer uses his/her own vehicle then they are responsible for arranging the insurance. However it is good practice to carry out a number of checks to ensure the safety of volunteers and any clients they may be transporting. (see Volunteer Drivers factsheet for further details)

You must explain the insurance position to the volunteer and periodically see a copy of their licence and insurance documents. Volunteers using their own car must also tell their insurance company that the vehicle is being used for voluntary work. It is unlikely that a volunteer will have to pay an extra premium but if they do then your organisation should reimburse this as a legitimate expense.

Policies are available to protect a volunteer's no-claim discount or excess payment under their motor insurance. It is up to the organisation to decide upon the type and extent of the cover it is prepared to provide, bearing in mind that volunteers might find themselves out of pocket.

### Contingent motor liability insurance

If a driver has an accident during their voluntary work and there is a problem with the insurance for that vehicle (e.g. if the volunteer didn't tell their insurers the car was being used for voluntary work and as a result the insurers denied liability), the organisation could be held responsible.

If you are worried about this risk, it is possible to take out a Contingent Liability Policy. This protects organisations against any claims that may arise if a volunteer is involved in an accident and has a defect in their own insurance cover.

### Ways of reducing risks

Although it is unlikely that all possible risks can be eliminated, certain safeguards can be put in place to reduce the likelihood of problems occurring. Insurance companies are more likely to consider that an organisation has fulfilled its "duty of care" if the following steps have been taken:

- Implement proper selection procedures for volunteers, including interview and references
- Draw up role descriptions which clearly define the extent of a volunteer's role.
- Offer adequate training, support and supervision for volunteers
- Provide storage facilities for volunteers' belongings.
- Guarantee a safe working environment in compliance with the 1974 Health and Safety at Work Act

If you are unsure about any aspect of your insurance cover, you should seek advice from your insurance broker.