

Insurance for Voluntary and Community Groups

The trustees (management committee) of an organisation have a legal responsibility to see that the organisation is adequately insured.

It is important to review insurance policies regularly and check that the risks are properly covered as money-values and circumstances change.

Each time you buy office equipment move premises or start a new activity, you should check whether your insurance policies cover this.

Types of insurance

Insurance you must have if you employ staff or run a vehicle:

- **Employer's liability insurance** - If you employ staff this insurance is mandatory, if you have no staff but do have volunteers then good practice states that you should have this insurance but you will need to ensure that volunteers are covered, the policy must explicitly mention volunteers if they are to be covered by it.

Employer's liability Insurance covers the employer against illness, injury or death to an employee occurring during employment and arising as a result of a breach of a statutory duty (breach of health and safety legislation) or neglect.

- **Insurance for vehicles kept on the road** - This is for vehicles that belong to the charity/organisation

Other types of insurance:

- **Public liability** (Third Party Insurance) This covers legal liability for injury to people other than employees and for loss or damage to third party property. ***It is highly recommended that groups consider holding this type of insurance.***
- **Trustees Indemnity Insurance** - Trustees of a charity can be held personally liable for any breach of duty on their part for any loss falling upon the charity as a result of their own errors or omissions, or those of their Co-Trustees. This risk of potential loss or liability is insurable. ***However, there are limits to what is covered by this insurance and rules about charities taking out this insurance.***
- **Buildings and Contents**
- **Personal Accident and Sickness Personal accident for employees**

Do You need insurance?

If you are renting a room in a building run by another group, you may be covered by their public liability insurance if you are just holding a meeting. **However, it is important to check that your activity is covered by their insurance, do not just assume it is.**

Resources and further information:

- Charity Commission CC49 Charities and insurance
<http://charitycommission.gov.uk/detailed-guidance/protecting-your-charity/charities-and-insurance-cc49/>

Contacts for insurance:

Please note: This information sheet does not constitute a recommendation for any of the companies or their products by CCVS.

Insurance Brokers

<https://www.towergateinsurance.co.uk/business-insurance>

<http://parishinsurance.co.uk/not-for-profit/>

Insurance Companies

<http://www.zurich.co.uk/en/charity-insurance>

<http://www.ansvar.co.uk/> (a business division of Ecclesiastical Insurance)

<https://www.aqmen.co.uk/>

Key tips

- It can be useful speaking to a broker, particularly the first-time you need insurance, so you can fully explain your requirements and if a good broker they will ask you lots of questions about your work to insure all aspects are covered. They will then seek give comparative quotes.

This will also allow you can to go back to them and ask questions you may not want to raise with insurance company directly or ask for another quote if you are unsatisfied with insurance company. They will have indemnity insurance themselves if they give you bad advice.

- Volunteers are covered under employer's liability, even though not employees. Make sure you tell them how many volunteers you have now and what you hope it will grow to over next year. Tell them all the things they do.

Make sure this matches with what boundaries you put around volunteers about what they can or cannot do. It can be helpful to have a volunteer task list, role, expectations in a written form (A volunteer policy) if you don't already have one. See our website '[Volunteering resources](#)' (this is just one of 4 pages on volunteers. Worth looking at others.

- Remember if you start new activities or there are any significant changes let insurance know as you can inadvertently invalidate your insurance.
- Make sure you have a paper trail for all this. Keep advice from broker etc. Ask for it in writing (email) and ensure you keep all your correspondence with them esp. when you inform them of changes etc.