

## Checklist of insurance policies:

|   | Already have | To get quote for |
|---|--------------|------------------|
| Contents  |              |                  |
| Buildings   |              |                  |
| Events  |              |                  |
| Professional indemnity  |              |                  |
| Employers' liability or public liability  |              |                  |
| Trustee indemnity insurance (covers trustees from having to personally pay out when legal claims are made against them) |              |                  |
| Legal expenses (to cover expenses if the charity has to defend itself in legal proceedings.)                            |              |                  |

## Useful websites:

[www.biba.org.uk](http://www.biba.org.uk)

[www.volunteering.org.uk](http://www.volunteering.org.uk)

[www.charitycommission.gov.uk](http://www.charitycommission.gov.uk)

[www.poolevolunteercentre.org.uk](http://www.poolevolunteercentre.org.uk)

[www.bournemouthcvs.org.uk](http://www.bournemouthcvs.org.uk)

## Contact us

### Bournemouth Volunteer Centre

The Link  
3-5 Palmerston Road  
Boscombe  
Bournemouth

Tel: 01202 466130

Email: [volunteering@bournemouthcvs.org.uk](mailto:volunteering@bournemouthcvs.org.uk)

Web site:

[www.bournemouthcvs.org.uk](http://www.bournemouthcvs.org.uk)



*Good practice guides for*

*Volunteer-involving*

*organisations*

In partnership with:



Funded by GoldStar to share Good practice



# How to.....Insurance for Volunteers

*This snapshot on Insurance for Volunteers was kindly written by Monique Munroe on behalf of Bournemouth & Poole Volunteer Centres.*

# 01202 466130

# Insurance for Volunteers

A volunteer driver dropped his frail passenger off. As she got out she fell. She is now blinded in one eye and is suing the volunteer. He is not covered under his car insurance, as the insurer says the car was parked at the time. The charity he works for isn't covered under their insurance either, as they thought his personal car insurance would be sufficient. (Courtesy of Volunteering England)

## How would you feel if this was your volunteer?

Another story concerns a community association who relied on one of their fellow trustees to pay the public liability insurance. The trustee went to prison and not long after the others discovered the insurance hadn't been paid. They immediately shut the community centre down. Imagine though if someone had hurt themselves at the centre before they'd discovered the insurance had lapsed? (From the Charity Commission website: [www.charitycommission.gov.uk/publications/cc49.asp](http://www.charitycommission.gov.uk/publications/cc49.asp))

## How would you feel if this had happened to your trustees?

In the research project (Good Practice Dissemination on Volunteer Management) carried out by the Institute of Volunteering Research for Volunteer Centre Poole in 2007, **14%** of local organisations who replied to the questionnaire did not have insurance! 14%, or around 10 organisations! If we assume that each of those has at least 10 volunteers, **that's potentially 100 Bournemouth and Poole volunteers who are not covered.**

Organising insurance cover does take time. But then so would a claim against your organisation for compensation. Not to mention seeing the charity's funds disappear, or even worse, close altogether. And that's without all the bad publicity you'd receive and the stress staff and volunteers would suffer.

So please, those of you who do not have insurance make enquiries NOW. Tomorrow you may regret it.

## Start with the following checklist:

| To do  | Done |
|--|------|
| Get some insurance quotes (a list of typical policies appears overleaf). If you are unsure which insurance company to approach, The British Insurance Brokers' Association has a list of brokers for all areas of the country and can give details of those members who specialise in the voluntary sector. Their address is: British Insurance Brokers' Association, BIBA House, 14 Bevis Marks, London EC3A 7NT Tel: 0901 814 0015 or email <a href="mailto:enquiries@biba.org.uk">enquiries@biba.org.uk</a> See their website: <a href="http://www.biba.org.uk">www.biba.org.uk</a> |      |
| Look at the Charity Commission website mentioned above and at the Risk Toolkit available at the following Volunteering England website link: <a href="http://www.volunteering.org.uk/NR/rdonlyres/2B108CBD-0BBD-4DB3-A4D2-D987B885D1F3/0/Risk_toolkit.pdf">http://www.volunteering.org.uk/NR/rdonlyres/2B108CBD-0BBD-4DB3-A4D2-D987B885D1F3/0/Risk_toolkit.pdf</a>   |      |
| Talk to Poole or Bournemouth CVS, or why not ask for the experience of other organisations via their email alert system?   |      |
| Ensure you set aside a budget for the insurance.   |      |
| Discuss with your trustees.  |      |
| Finally draw up the checklists overleaf.   |      |

## Checklist for those who have insurance:

| To do  | Done |
|--|------|
| Check your policies haven't lapsed   |      |
| Make a diary note when you expect to receive the renewal notice and chase if you don't receive it. (things have been known to disappear in the post)   |      |
| Ensure the cover is still adequate, especially if you've taken on new projects since you last renewed.   |      |
| Check it covers volunteers over a certain age (some won't cover volunteers over 70, 75 or 80 and this is particularly relevant if one or two of your volunteers have had birthdays since you last renewed). Likewise, if you plan to take on younger volunteers, will it cover under 18's? Shop around so you get cover for your older volunteers—don't use insurance as an excuse to retire them! |      |
| If you do need to phone the insurance company for clarification of cover, make a note of who you spoke to, the date and what they confirmed. If you feel you need clarification in writing, you can always email them and mention your conversation and ask them to confirm this for you by email.   |      |
| Reassure your volunteers that all the activities they engage in will be covered by your insurance. Put the public liability/employer's liability certificate on display in your office.  |      |
| Keep your trustees in the picture and ensure that insurance is discussed at executive meetings.  |      |