

## Good Practice Guides: Building Foundations Six

# No. 6 – Insuring Volunteers

### Key Points

If your organisation involves volunteers, providing appropriate insurance cover for them and your organisation is a really important aspect of your volunteer management structure. Although often a daunting issue to tackle, insuring your volunteers is actually quite a simple process, this guide will help you to consider your options.

### What Would Happen if Your Organisation Did not Insure Your Volunteers?

Not having insurance in place for volunteers means that in the event of harm or loss happening to your volunteers while they are volunteering for you, or if they cause harm or loss to a third party while volunteering with you, you are wide open to a claim against you. There is no legal requirement for you to insure volunteers, but not doing so could have massive financial implications for your organisation.

### What Insurance Cover Can You Provide?

Different types of insurance will cover different types of risks; some will cover risks to individuals, others will cover risk to your organisation and some do both. These details will be outlined in any insurance policy you have.

There are TWO main types of insurance that are suitable for volunteers, and at this stage it is worth checking these off against what your organisation already has.

### Employers Liability Insurance (ELI)

If your organisation employs staff you are legally required to have ELI. This insurance protects your organisation in the event of an employee being killed, injured or sick as a result of working for you.

Although it does not automatically cover volunteers, it is worth checking your policy as many ELI policies do in fact cover volunteers. If your policy does not cover volunteers, make contact with your Insurance Company and check their stance on covering volunteers, you can then request to amend your policy.

## Public Liability Insurance (PLI)

This type of Insurance often causes a bit of confusion. Whilst there is no legal requirement for an organisation to carry PLI, not doing so will put your organisation at risk.

PLI covers your organisation for any liability claims from members of the public (or any third party - not employees) as a result of harm or loss caused to them which happens because of your business activity.

Volunteers may be considered as a third party under a policy, which means that a volunteer could claim against your organisation if any harm or loss occurs because of you. Your PLI also needs to cover you for claims from third parties harmed by actions of your volunteers. In both these instances, check your policy and check with your insurance provider.

## Other Than Insuring Volunteers, What Else Should We Do?

- Ensure that your volunteers know that there is insurance in place for them via your handbook and/or volunteer agreement
- Clarify with your insurer whether there are any restrictions on certain activities.
- You still need to risk assess involving volunteers and the roles that they do
- Clearly define your volunteer roles and what their responsibilities are.
- If possible and needed, ensure suitable protective clothing is available and that volunteers know how to use it.
- Ensure you have appropriate induction, training and supervision to protect staff and volunteers.
- Review your Health and Safety Policy.

## What Other Types of Insurance Might We Need?

**Professional Indemnity Insurance** - this covers organisations in respect of legal liabilities for injury, damage, or financial loss resulting from giving incorrect advice or information. This can also apply if the advice given is free of charge.

Organisations whose volunteers are involved in advice giving should look into obtaining this cover.

**Personal Accident Insurance** – This insurance for volunteers provides compensation in the event of injury or loss regardless of whether there is a liability on the part of the organisation



**Motor Vehicle Insurance** – An organisation that takes on volunteers to drive motor vehicles hired or owned, must have insurance to cover the volunteer in this instance. If a volunteer uses their own vehicle for voluntary work you must let the volunteer know that they need to inform their insurance company that they are using their vehicle for this purpose.

You may want to consider taking out insurance cover to protect the no-claims bonus of the volunteer who may be involved in an accident while driving as a volunteer. |

## More Help?

If you would like more help or advice in relation to this Guide please contact the Volunteer Centre Edinburgh on the following details:

Tel: 0131 225 0630

Email: [admin@volunteeredinburgh.org.uk](mailto:admin@volunteeredinburgh.org.uk)

Or you can drop in and see us:

## Volunteer Centre Edinburgh

45 Queensferry Street Lane

Edinburgh

EH2 4PF

0131 225 0630

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

