



Insurance guide for volunteers

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Volunteers help their communities in an astonishing variety of ways, and most enjoy new challenges. At the same time, many worry about whether there are hidden risks in what they do, possibly making them liable to a claim for damages should anything go wrong. The questions and answers presented below are based on real-life situations frequently encountered by volunteers. They offer practical advice about sensible precautions and appropriate insurance cover, with the aim of helping volunteers to identify and manage risks and to continue volunteering with confidence. (For more tips and advice on managing risks arising from events please see separate leaflet).

Q. I am on the fundraising committee for our local charity. We are thinking of hiring a marquee for an outdoor fundraising event. Would we be insured if the marquee was damaged during the evening?

A. There is unlikely to be automatic cover under the charities own insurance policies. You will need to ask the company providing the marquee whether they have cover in place. Often the hirer will be able to offer you insurance cover for a small extra charge. If you cannot obtain cover, ask the hire company for a copy of the hire contract. The charity can then negotiate with its insurers to see if the marquee can be covered. Unfortunately, however, insurers are not always willing to provide cover on a one-off basis.

Q. I usually make cakes and muffins to sell at our church's annual garden party. Recently, however, I have become worried about what might happen if someone should have an allergic reaction to any of the ingredients. Could I be faced with a claim?

A. In our opinion, it is extremely unlikely that a successful claim could be brought against you. In any case, cakes sold at such an event can be regarded, as a *product* and injury or damage arising from a product, will be covered by *product liability insurance*. This is usually given as a 'free' addition to a *public liability insurance policy*, which your church will almost certainly hold to cover events such as the garden party. It would be worth checking the position with your vicar to be on the safe side.

The best advice is not to stop baking but to minimise the risk of an adverse reaction by using only the freshest ingredients and following basic hygiene rules in the preparation, storage and display of your cakes. Nuts, particularly peanuts, may cause a serious allergic reaction in some people and so it would be wise to exclude them from your ingredients and display a notice advising that although you have tried to exclude nuts traces may be present.

Q. I am part of an enthusiastic group of volunteers, which raises money for a local charity. We are thinking about organising something spectacular this year - such as an abseiling session or a parachute jump - in order to attract more publicity and money for the cause. What kind of insurance cover do we need?

A. This needs careful thought because the risks of the activity may be greater than the potential reward for your charity. Extra information about activities considered hazardous by insurers is available in a separate leaflet (details given below). If you do decide to go ahead, it is best to outsource the event to a specialist provider. A bona fide contractor will not only have the correct equipment, safety procedures and disclaimers but also its own insurance. It is important all the same that you check out the contractor's experience and qualifications and make sure that they plan to undertake a proper risk assessment. Although the contractor will be responsible for managing the activity, you should carry out a general check on the venue in order to ensure that safety of those attending. For example, you can double check that no fire exits are blocked and that sign posting for your event is accurate and easy to follow.

Q. I run a self help support group for people who have had a stroke. Most of our members are elderly and not at all well off, and I am reluctant to ask them for money to meet the running costs of the group, including insurance premiums. I am worried that we may not be properly insured for everything we do. Our regular meetings are on hospital premises where we are covered by NHS insurance but we have no insurance cover for the barbecues and picnics that we sometimes arrange in the summer. Should we stop such activities altogether?

A. A better solution would be to purchase an annual public liability policy, which will protect you against claims for accidents and injuries incurred during group activities away from the hospital premises. Insurers, which specialise in the charitable sector, will be aware that many small groups have limited resources and should be able to offer low-cost cover. The cheapest policy is, however, likely to cost around £150, which may well strain the resources of your group. If you could band together with other community groups, you may be able to purchase cover much more cheaply within an affinity scheme. The cost of this could be as low as £70. The cost reduces as your insurer spreads the risk across many organisations. You should also consider contacting your local authority to see whether it offers small grants to community groups for insurance cover.

Whatever your insurance position, it is important to minimise the chances of accidents happening by identifying any dangers and taking precautions to minimise them. If you are organising a barbecue, for example, you might consider having only one or two designated cooks at any one time and dishing up the cooked food from a separate table in order to prevent people from crowding around the barbecue. In addition to following basic hygiene rules, appropriate storage of foodstuffs and cooking meat products thoroughly.

Q. I am a volunteer photographer for a national heritage organisation. Would I be covered by the organisations own insurance if the camera were to be damaged or stolen during one of my assignments?

A. Most charities will not provide insurance under these circumstances, as the camera would be considered your personal property. However, it should be covered under your house contents insurance policy and it would be a good idea to check that the camera can be insured to its full value and anywhere in the UK.

Q. I am interested in becoming a volunteer for a local transport scheme that provides lifts for elderly people who find it difficult to get to places like the local shops, the doctor's surgery or the hospital. I would be using my own car and I am anxious about whether my passengers and I would be covered by my ordinary car insurance policy. I am over 60 and on a fixed income and I don't feel I could pay extra for my car insurance in order to volunteer.

A. As long as you are not receiving any payment, other than a mileage allowance to cover your petrol costs, liability for all passengers in your car and personal accident for yourself (assuming you have comprehensive cover) will be covered your existing motor insurance policy. There are, however, reports that some insurance companies are demanding an additional premium for business use from volunteers who regularly transport people or goods. You should therefore contact your insurer to check the position. If you are asked for an extra premium, make sure that the insurer understands that you are working as an unpaid volunteer for a local community scheme and do not be afraid to ask the company to justify the extra cost by explaining precisely what cover is being added. The insurer may well back down if challenged. If not, you should be able to find a more sympathetic insurer by shopping around. The manager of the community transport scheme will undoubtedly have come across this problem before and should be able to advise you about which companies to approach.

Q. I do regular street collections for my favourite charity. Is my collection box insured by the charity when I am outdoors? And would I be insured if I accidentally injured a member of the public or damaged their property.

A. Since your charity has no control over the security of its collection boxes, it is unlikely to provide insurance cover for its contents. However, cover would be provided under your charity's public liability policy if you were to injure someone inadvertently, say by pinning a badge to them or damaging their clothing through the use of self-adhesive stickers. It is always best to hand badges or pins to the individual (or to the parent in the case of a child).

Q. I am 65 years old and recently retired. I have some time to spare that I would like to devote to volunteering in my area but a friend of mine had a bad experience when she was told by a charity that she had to stop volunteering when she reached the age of 70 because she could no longer be insured. Might this happen to me too?

A. There are many misconceptions about insurance cover for older volunteers in voluntary and community organisations. All organisations with paid staff must by law obtain *employers' liability insurance* (which can be extended to regular volunteers). Most

will also hold *public liability insurance*, which covers the organisation for claims from third parties, including volunteers. These liability insurances are not age-related and so there can be no grounds for specifically excluding older volunteers from cover. Some organisations also buy *personal accident insurance*, which is an optional type of insurance that covers injuries, accidents or deaths whilst you are engaged in charitable work for them. This does have age limits although many insurers are prepared to negotiate the age limits upwards if the organisation is able to explain that it has considered the needs of its older volunteers and minimised any physical risks to them. Even if a volunteer is too old to qualify for personal accident insurance, it is incorrect to say that they are not insured since they will continue to be insured under the organisation's liability policies.

Q. I help run a community lunch club for older people in our village and, together with the other volunteers, I am thinking of trying to organise a trip away for our members. Many of them are quite isolated and unable to get away for a holiday. What do we need to think about in terms of insurance cover for our trip?

A. If you are arranging a holiday that involves both travel and accommodation there is a legal requirement to purchase *tour operators' liability insurance*. There are very few insurers who provide this cover and you will need to talk to your insurance brokers as soon as you can to give them time to locate an insurer for you. Your broker will also advise you on the need for any other insurances which could include motor and public liability. The lunch club may already have these; if so, do check that they will be maintained over the holiday period. You may also wish to consider buying Personal Accident/Travel insurance to cover the individuals taking part in the trip. For each of these insurances, you will need to satisfy the insurer that you have identified and sought to minimise the risks that might be faced by your members on the journey and at the holiday venue. You will need to be explicit with the insurer about the range of people in your travel group, specifying their ages and any disabilities.

For a small community group like yours, it would probably be better to outsource the organising of the trip to a specialist provider, which will be experienced in managing the risks associated with this type of holiday and will be able to identify suitable places for your group to stay. The specialist provider could be a charity for older persons, a specialist charity insurance broker or a coach operator. It should be possible for a specialist provider to offer personal travel insurance for the members of your group under a single policy.

Q. I am part of a local support group for a well-known charity. We run lots of different fundraising events during the year and sometimes we are required to hold large amounts of money before we can hand it over to the charity. Are we covered by insurance for this money?

A. If the charity is set up in such a way that its local groups are part of the organisation, then you should be covered under the 'money' section of the charity's insurance policy. If, however, you are a separate legal entity - for example, a group affiliated to the charity

rather than part of the charity itself - you will need to obtain your own insurance cover. In this case, a useful first step is to check with the charity whether they have any advice or recommendations to offer. There are also specialist brokers that include money within charity package insurances. These can be found via a search engine, such as Yahoo and Google, by entering key phrases such as '*charity specialist insurance broker*', '*community group insurance broker*' or similar.

THINKING ABOUT RISK ASSESSMENT

Risk assessment is a vital component of volunteering. It helps to safeguard volunteers themselves and the people with whom they come into contact. It is not about trying to eliminate all risks, since this can rarely be achieved and may not even be desirable. It is instead a process of becoming aware of the risks that might arise in a situation and taking precautions to address them in order to prevent harm.

There are five key steps to risk assessment.

1. Look for hazards.
2. Decide who might be harmed and how.
3. Evaluate the risks and decide whether the existing precautions are adequate or whether more should be done.
4. Record your findings.
5. Review your assessment and revise if necessary.

A good risk assessment will demonstrate that:

- proper checks were made
- consideration was given about who might be affected
- all the obvious, significant hazards have been taken into account, including the number of people who might be involved
- the precautions are reasonable and the remaining risk is low.

If an event or activity is repeated from year to year, it will be important to update the risk assessment. For example, the route of a sponsored cycle race may change, or the numbers attending a bonfire party may increase, and the risks will alter accordingly.

Below are some useful questions that might be included in a risk assessment for a social event. They could be adapted for other kinds of activity.

- How many people are expected to attend this event? Is there adequate space to accommodate the number of people? What would be the maximum possible attendance?
- If the event is indoors or enclosed, are there adequate fire exits? How will people be made aware of the nearest exit?
- Might there be cash donations? If so, is there somewhere to safely store cash and cheques until they can be banked. Will the money be transported safely?

- If people are to arrive by car, is there adequate parking? Will a parking supervisor be needed?
- Are there any potentially hazardous areas or objects, such as hot food or drinks preparation areas or sharp implements? If so, how will these be sectioned off from the public?
- Is the event likely to cause disturbance to local residents? If so, they will need to be informed well in advance and efforts should be made to minimise the disruption.
- Have permissions been obtained from all relevant landowners and parties? Do the police or the local council need to be informed?
- Are all electrical goods being used for the event safe? How will they be sectioned off from the public and trailing wires made safe?
- Has food been prepared in safe and hygienic conditions? If the food could contain traces of nuts, the public will need to be warned
- Have risk assessments been obtained from other organisations that are helping with the event – such as the hirers of marquees or bouncy castles.
- If children are attending, are there any particular risks that will affect them? How will parents be informed that they are fully responsible for their children at all times?

CHARITY ACTIVITIES THAT INSURERS CONSIDER HAZARDOUS

Each insurance company has a different list of events that they define as hazardous and that require referral to them. Upon referral, the insurer may impose additional premiums and restrictive cover and terms, or refuse to insure the activity entirely.

The lists below are by no means exhaustive **but**, these and any activities like these need an enhanced risk management approach and insurer referral.

LIKELY REFERRALS	LIKELY DECLINATURES
Abseiling	Aviation and aerial sports
Amateur boxing	Ballooning
Archery	Bungee jumping
Bouncy castles	Equestrian sports
BMX	Hang gliding
Caving	Parachuting
Climbing (indoor and outdoor)	Paragliding
Coasteering (cliff jumping, rock climbing, scrambling and swimming in the sea)	Parascending
Diving	Racing (other than on foot)
Dry slope skiing	Shooting
Fencing	Sky diving
Fireworks/bonfire parties	

Under 17 football teams	
Go-karting	
Gorge walking	
Gymnastics/trampolining	
Jet ski	
Martial arts	
Motor cycle projects	
Mountaineering	
Paintball events	
Potholing	
Quad bikes	
Sea canoeing	
White water canoeing	
Winter sports	
Zipwire	

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