

# Insurance for volunteers

## Summary

All groups and organisations that involve volunteers should consider what types of insurance they need to put in place to cover them for that involvement.

Due to the variation between insurers and policies we can only offer general advice. All groups and organisations should seek specialist advice for more detail.

This Information Sheet provides a brief outline of the main types of insurance that volunteer involving groups and organisations may need to purchase.

- Employer's Liability
- Public Liability
- Professional Liability
- Personal Accident
- Insurance for volunteer drivers

At a minimum, a volunteer involving group or organisation should have in place

- **employer's liability insurance** or **public liability insurance** to cover the organisation in the event that a volunteer is harmed due to the organisation's negligence; and
- **public liability insurance** to cover both the organisation and the volunteer in the event that a third party is injured through the actions of a volunteer.

Depending on the type of work involved, the group or organisation may also need **professional indemnity insurance**, which covers it for claims arising from loss or injury caused by services provided negligently or without reasonable care.

When purchasing insurance a volunteer involving group or organisation should

- ensure that the policies explicitly mention volunteers and covers them;
- check if there are upper and lower age limits for volunteers;
- ensure that the policies the types of activities that the volunteers will be doing; and
- conduct a risk assessment for each of the roles that volunteers will be performing, because this will help your insurer to tailor your policy to suit your needs.

## **Employer's Liability Insurance**

This covers paid employees in the event of accident, disease or injury caused or made worse as a result of work or of the employer's negligence.

This insurance does not automatically cover volunteers. There is no obligation to extend the policy to cover volunteers, but it is good practice to do so. The policy must explicitly mention volunteers if they are to be covered by it.

## **Public Liability Insurance**

Also known as **third party insurance**, it protects the organisation for claims by members of the public for death, illness, loss, injury, or accident caused by the negligence of the organisation. A group or organisation should therefore consider having it in place if its activities could affect members of the public in this way.

Public liability insurance generally covers anybody other than employees who come into contact with the organisation. This should explicitly include volunteers, covering them against loss or injury caused by negligence of the organisation if they are not covered under the employer's liability insurance.

It also protects for loss or damage to property caused through the negligence of someone acting with the authority of the organisation, which would include the actions

of volunteers. Public liability cover should therefore clearly cover loss or injury caused by volunteers. In some cases a volunteer could be sued as an individual for damage caused to a third party, so the organisation's public liability insurance should indemnify them against this.

## Professional Liability Insurance

**Professional liability, professional indemnity errors and omissions, or malpractice insurance** covers the organisation for claims arising from loss or injury caused by services provided negligently or without reasonable care. A group or organisation should therefore consider having it in place if it provides services.

Such loss might arise, for example, from incorrect care or inaccurate advice. An organisation can be sued for claims arising from incorrect advice or information even if it is given free or via a telephone helpline.

Professional liability insurance should also cover defamation, inadvertent breach of copyright, confidentiality and loss of documents.

## Personal Accident Insurance

This covers volunteers in the event of injury, accident or death for which the group or organisation has no liability. It is not therefore the responsibility of the group or organisation but a volunteer may wish to consider taking it up.

There is likely to be an upper age limit on this form of insurance. This does not mean that people above this age cannot volunteer, but they should be aware that they are not covered for accidents where the organisation has not been at fault. Injuries to them arising from negligence would still be covered under liability insurance cover.

## Insurance for volunteer drivers

If an organisation owns the vehicle being used, then it is responsible for arranging insurance. If the volunteer owns the vehicle, then they are responsible for arranging insurance and informing the insurer about their volunteer driving.

If a driver has an accident during their volunteering and there is a problem with the insurance for that vehicle, the organisation could be held responsible, whether or not it owns the vehicle involved. The organisation can take out a **Contingent Liability Policy** to protect it from this risk.

For further information, please read Volunteering England's Information Sheet *Volunteer Drivers* available in the [volunteer driving section of the Good Practice Bank](#)<sup>1</sup>.

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<sup>1</sup> <http://www.volunteering.org.uk/component/gpb/volunteer-driving>

## Further information

### **BJK Giles**

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Devonshire House  
Riverside Road  
Pottington Business Park  
Barnstaple  
Devon  
EX31 1EY  
Tel: 01271 345005  
Website: [www.bjkinsurance.co.uk](http://www.bjkinsurance.co.uk)

Volunteering England members can access free insurance advice from BJK Insurance Brokers by calling 0800 316 1836.

### **Association of British Insurers**

51 Gresham Street  
London  
EC2V 7HQ  
**Tel:** 020 7600 3333  
**Fax:** 020 7696 8999  
**Email:** [info@abi.org.uk](mailto:info@abi.org.uk)  
**Website:** <http://www.abi.org.uk/>

### **Volunteering England Good Practice Bank**

Includes the Theme 'Health and Safety'  
<http://www.volunteering.org.uk/goodpractice>

### **The VolResource website contains listings of specialist insurance brokers and policies**

[http://www.volresource.org.uk/services/serv\\_ins.htm](http://www.volresource.org.uk/services/serv_ins.htm)

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A full list of Volunteering England's Information Sheets is available at: [www.volunteering.org.uk/information sheets](http://www.volunteering.org.uk/information sheets)