

Voluntary and Community Action

Volunteer Insurance

Volunteering Information Sheet No. 4

March 2009

All volunteer-involving organisations should have an insurance policy that explicitly mentions volunteers. Here we provide a brief guide to the different types of policies available.

Volunteering Information Sheets

The Volunteer Centre has produced a series of Information Sheets on:

- setting up and managing a volunteer programme
- recruitment and development of volunteers and trustees.



They are available to download from our website or by contacting the Volunteer Centre (details on back page).

Volunteers (like paid staff) may face risks of personal injury, liability for accidents, loss of property and damage to property. The legal position is often complex, but the organisation may be ultimately liable for such risks. Liability often hinges on whether or not the organisation has taken 'reasonable care'. Even if a volunteer acts improperly or incompetently and, as a result, someone is injured or property is damaged, as long as the volunteer's work was 'authorised', the organisation could be held liable. The volunteer could also be personally liable.

In general the organisation may be held liable if it:

- failed to take sufficient care in its selection of volunteers
- failed to assess and minimise risks
- failed to provide training or supervision appropriate to the safe execution of tasks
- failed to meet its obligations as an 'occupier' of premises.

Good recruitment and selection practice can provide a level of protection. Organisations must:

- ensure that their selection procedures succeed in recruiting volunteers suitable for the role
- provide sufficient training to

enable the volunteers to carry out the tasks required by the role

- define the nature and precise limits of volunteers' role/tasks undertaken and make sure volunteers understand them
- adequately supervise volunteers, especially those new to the role
- guarantee a safe working environment for volunteers.

Types of Insurance Policy Which Cover Volunteers?

All volunteer-involving organisations should have an insurance policy that covers volunteers. There are several different types of policy, so it is often confusing to work out which is/are the most appropriate. Volunteers should be covered either under employer's liability insurance or public liability insurance and, depending on the type of role/tasks involved, the organisation may need professional indemnity insurance as well. Policies should explicitly mention volunteers because they may not automatically be covered. Insurance companies should also be aware of the types of roles/tasks that volunteers are doing, because if the tasks are high-risk then the insurance policies may have to be changed to accommodate these risks.

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 **Volunteer Centre**
Central Bedfordshire

Employer's Liability Insurance

Covers paid employees in the event of accident, disease or injury caused or made worse as a result of work or of 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

This should always explicitly mention volunteers. 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. Public liability insurance generally covers anybody other than employees who come into contact with the organisation. This should 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 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

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. 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.

Further Information and Resources

- The Good Practice Guide for Everyone who Works with Volunteers, K Bowgett, K Dickie and M Restall, Volunteering England, 2nd Edition, 2002.
- Volunteer England website, www.volunteering.org.uk

FOR ADVICE ON ARRANGING APPROPRIATE INSURANCE CONTACT THE DEVELOPMENT OFFICER AT VOLUNTARY AND COMMUNITY ACTION.



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How can the Volunteer Centre help?

If you are a voluntary organisation or community group operating in southern Bedfordshire, we can help by:

- promoting your volunteering opportunities and signposting volunteers to your organisation
- providing information, guidance and training in all aspects of good practice and volunteer management.

Please give us a call on 01525 850559 or email volunteer@action-centralbeds.org.uk to arrange a meeting.