



LIABILITY FOR VOLUNTEERS: INSURANCE

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Employer's Liability Insurance

Employers have a duty to maintain employer's liability insurance for at least £5 million. In practice, most insurers offer cover of at least £10 million. This insurance must cover liability for accidents, disease or injury to an employee due to negligence or breach of health and safety law by the employer.

While employees, workers, apprentices and some trainees must be insured under this cover, there is no duty to insure volunteers. However in certain circumstances volunteers can be regarded as employees and workers in the eyes of the law.

Organisations should ensure that volunteers are explicitly covered by their employer's liability insurance, or under similar terms in their public liability policy.

Employer's Liability Insurance for Overseas Employees/Volunteers

Employer's liability insurance is not needed to cover any employees who are based abroad (e.g. if they are on secondment). However, organisations should check whether the law in the country where they are based requires insurance or other measures to protect employees.

If any employees are normally based abroad but spend more than 14 days continuously in Great Britain then employer's liability insurance is required for them. Volunteers have the potential to fall within the category of employee and require such insurance.

Public Liability Insurance

This insurance cover is not a legal requirement, but organisations that own or control premises, hold public events or have any dealings with the public are advised to take out cover.

Public liability insurance can be extended to protect the organisation against claims from volunteers arising from injury or sickness resulting from negligence by the organisation. In general however, it protects the organisation for claims by third parties, including service users and members of the public, for death, illness, loss, injury, or accident caused by the negligence of the organisation.

It can also protect for loss or damage to property caused through the negligence of someone acting with the authority of the organisation, which may include the actions of volunteers. Policies may differ so organisations are advised to check their cover to clarify that it covers volunteers.

Personal Accident Insurance

Personal accident insurance covers injuries, accidents or deaths that occur where the organisation has not been negligent. Some organisations may wish to provide this cover, or extend an existing policy as a courtesy towards volunteers.

Professional Indemnity Insurance

Organisations providing information, advice or other professional services should arrange professional indemnity insurance, and make sure that volunteers involved in such activities are covered. This type of insurance covers organisations for claims arising from injury, loss or damage resulting from advice or other services.

How do I Obtain Insurance for Volunteers?

Organisations must provide all relevant information when seeking insurance, for example, the numbers of volunteers working with the organisation and the activities they carry out.

Organisations may wish to use the services of an insurance broker with experience of acting for voluntary organisations who may negotiate premiums with insurance companies, negotiate appropriate cover for an organisation's volunteers and advise the organisation on limits or exclusions in policies.

For example, even if policies specifically refer to volunteers, they may only be covered while actually engaged in voluntary activity for the organisation or travelling to or from the activity.

Travel Insurance for Overseas Volunteers

It is essential that overseas volunteers have adequate travel insurance for the duration of their stay as many conventional travel policies do not provide suitable cover for volunteer projects and working overseas.

Organisations should require confirmation that volunteers are covered by an appropriate policy, or organise the cover themselves.

Further Reading

Volunteer England - www.volunteering.org.uk

Charities and insurance - <http://www.charity-commission.gov.uk/Publications/cc49.aspx>