

Cardiff Third Sector Council

Your local county voluntary council



4. Volunteers

4.23 Volunteers and insurance

It is vital to ensure adequate insurance cover for staff and volunteers, and this is something that should be reviewed on a regular basis.

It is an organisation's responsibility to provide cover, not only for loss, damage or injury which volunteers might suffer, but also for any loss, damage or injury to others that might result from volunteers' activity.

Some policies are required by law; others are optional. It is for the organisation to decide what is appropriate. Such decisions are best made in conjunction with the [assessment of the risks of volunteer-related activity](#)

These are the most common types of insurance that may be required:

Employers' Liability Insurance

Organisations are legally obliged to take out Employers Liability Insurance to cover their employees in the event of accident, disease or injury during the course of their work.

It can be extended to cover volunteers and this is strongly recommended.

Public Liability Insurance

Sometimes known as 'Third party insurance', this covers the organisation in the event of injury to non employees (i.e. members of the public) or loss or damage to their property. It covers only the legal liability, to a maximum sum, and will provide compensation only in cases where an accident or loss can be shown to result from negligence on the part of the organisation.

This policy should explicitly cover the activities of volunteers, including any activities which are carried out away from the organisation's main site, for example in client's homes or residential venues. Without this insurance the organisation and/or an individual could be held personally liable.

Personal Accident Insurance

This provides cover in the event of injury or death which occurs during the course of work for an organisation, whether or not there is a legal liability. The policy may have exclusions, such as age restrictions, or types of activity. You may choose to have such a policy to cover some or all volunteer roles, especially if they include a high risk of physical accident. However this insurance is optional, rather than an essential cover.

Motor Vehicle Insurance

If volunteers are driving vehicles which are owned by the organisations, it is the organisation's responsibility to arrange appropriate insurance.

Take care that any driver has the appropriate Driving Licence, for example if required to [drive a 16 seater minibus](#).

Volunteers who use their own vehicle for volunteering should hold up to date insurance (as well as MOT and a valid driving licence) and it is prudent to check this. Volunteers should inform their insurance company that they are using their vehicle in the course of volunteering and this should not incur any additional premium. If a volunteer only has Third party insurance it should be noted that this would not cover theft of the organisation's property from the volunteer's car.

If a driver should have an accident during their volunteering and there is a problem with the vehicle insurance, the organisation could be held responsible, whether or not it owns the vehicle involved. Additional cover is available, as an option, which would protect a volunteer's 'No claims bonus', in the event of an incident whilst volunteering.

You may want to consider adding volunteer drivers to your public liability policy.

Professional Indemnity Insurance

If volunteers are involved in advice giving to members of the public, you may want to consider the need for this insurance which would cover any claim for compensation in cases of injury, damage or loss resulting from the giving of incorrect advice or poor advice.

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

If your organisation has such a policy, check that volunteers are expressly covered.

Trustee Liability/ Indemnity Insurance

It is possible to take out insurance to cover trustees (or a management committee that has governance responsibilities, if the organisation is not a charity), in the case of financial loss resulting from the actions of a trustee/committee member. However this will not cover negligent or illegal action so is not a substitute for ensuring sound governance.

Product Liability Insurance

If your organisation produces, repairs or installs goods, consideration could be given to the level of risk of liability for faulty goods or defective work. This also covers food which is purchased from your organisation, for example in a cafe.

Special Events Insurance

If your event is beyond your normal range of activity then existing insurance may not cover it. It is worth checking with your insurer and, if necessary, taking out additional insurance to cover the event (fete, fun run, bungee jump, outing or whatever).

If a bouncy castle is hired (with or without an operator), make sure that insurance is in place. Even if an operator is present, the organisation may be asked to sign a disclaimer.

Employer Supported Volunteering

The onus would be on you as the host organisation to ensure that appropriate insurance cover is arranged for any employees of external companies who undertake volunteering activity for your organisation.

Similarly, if a student is on placement or work experience, the insurance company needs to know as there may be age restrictions on your insurance cover.

Further Information

Insurance is one element of your risk management strategy. You may also want to refer to other information sheets on this matter:

- 2.11 [Insurance](#)
- 4.8 [Keeping Volunteers Safe](#)
- 4.8.1 [Risk assessment – volunteers based at home](#)
- 4.18 [Volunteer Drivers](#)

Details of some specialist insurance brokers can be found here
www.volresource.org.uk/services/serv_ins.htm

[The Investing in Volunteers Standard](#) (Indicator 5.2) specifically requires that volunteers are covered by appropriate insurance. Also (Indicator 5.1) that a risk assessment should be conducted when designing volunteer roles

Disclaimer

The information provided in this sheet is intended for guidance only. It is not a substitute for professional advice and we cannot accept any responsibility for loss occasioned as a result of any person acting or refraining from acting upon it.

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