



All volunteer-involving organisations should have an insurance policy that covers volunteers.

Volunteer insurance is often a worry for people new to volunteering, but it isn't really a difficult issue. Volunteers can be covered either under the organisations employer's liability or public liability cover, depending on the type of work 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 work that volunteers are doing, because if the tasks are high-risk then the insurance policies may have to be changed to accommodate these risks.

It is important to remember your insurance must cover your Board of Trustees as they are volunteers too!

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.

Source: Volunteering England



Volunteer drivers

If you are providing the vehicles then you should arrange cover.

Volunteers using their own vehicles should inform their insurers that they are using their car for this purpose. **This should not incur any extra premium, as the insurance company should regard the volunteering as social rather than business use.**

You may need to write to the Insurance agency and state they are volunteering, this will prevent them incurring unnecessary costs that the insurance company does not need to add.

