

Appropriate Insurance Cover

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

In order to ensure that you have the appropriate insurance in place to cover your volunteers:

- Ensure that your policies explicitly mention volunteers because they may not be automatically included in your insurance cover
- Check with your insurer if there are upper and lower age limits for volunteers before recruiting younger or older volunteers
- Ensure that your insurance company is aware of the types of activities that the volunteers will be doing, because if the tasks are high-risk then the insurance policies will need to be adapted to accommodate these risks
- Produce a written 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

There are several different types of policy, so it is often confusing to work out which is the most appropriate. Basically, the organisation itself should be covered either under employer's liability insurance or public liability insurance in the event of volunteers being harmed due to the organisation's negligence.

Public liability insurance should cover both the organisation and the volunteer in the event of a third party being injured through the actions of a volunteer.

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

Due to the variation between insurers and policies all groups and organisations should seek specialist advice for more detail.

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.