Insurance Cover

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

• make sure 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 as well.

# Ensure that if volunteers are driving as part of their role, that they are adequately isured through their own car insurance for business use.