

Insurance for Volunteers

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

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.

Good Practice

It is good practice to follow these pointers 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.

Types of Insurance

Employer's Liability Insurance: covers paid employees in the event of injury as a result of work or of employer's negligence. There is no obligation to extend the policy to cover volunteers, but it is good practice to do so.

Public Liability Insurance: generally covers anybody other than employees who come into contact with the organisation. Also known as third party insurance it protects the organisation for claims by members of the public for injury caused by the negligence of the organisation. 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.

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.



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Professional Liability 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.

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 he or she is 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.

For further advice and support on volunteering, including accessing our volunteer brokerage service, please contact the Volunteer Centre North Tyneside on 0191 643 2639 or email volunteering@voda.org.uk.