

# Insurance

This part of the workbook should be used in conjunction with Set 5 of the Good Practice Guidelines that support Bradford's Policy Statement of Good Practice in Working with Volunteers. Please ensure you have read and understood this Set before using the workbook.

## Area:

### **Set 5**

### **Insurance (InfoSheet 5.1)**

#### **LEVEL ONE**

#### **1. Checking your policies**

***It is essential to ensure that your insurance policies cover volunteers as well as paid staff.***

***Contact your insurer to make sure that volunteers are covered by each of the following:***

##### **1. 1 Employer's Liability Insurance**

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.

##### **1. 2 Public Liability Insurance**

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.

# Set 5

## Part 5.1

### 1.3 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.

## 2. Training for your staff and volunteers

***It is vital that your volunteers know what they are insured against as well as how to minimise risk to themselves when they are volunteering.***

2.1 How will you make sure your volunteers understand how they are covered by your insurance policies and how will you ensure that they understand how to minimise risk (parts 3.2 & 3.3 of this Workbook can help you further with this).

# Set 5

## Part 5.1

### LEVEL ONE - Implementation Plan - *InfoSheet 5.1*

Item No (i.e. 2a)	How we plan to achieve this	Person/Team Responsible	Timescale

# Set 5

## Part 5.1

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