

# INSURANCE

Insurance can be a daunting, confusing and complicated subject but one that voluntary organisations and community groups ignore at their peril. It is an item that will not go away and there will be some policies that all groups must have.

## WHAT KIND OF INSURANCE?

**PUBLIC LIABILITY** - all groups must have this. This will include legal liability for damages, legal costs and expenses as a result of injury to the public or damages to their property. The minimum indemnity limit must be at least £2million – this may seem high but many would recommend a minimum amount of £5million. However the annual premium for most groups is likely not to be too frightening but the peace of mind is worth a lot more. Check that the policy includes costs and expenses in defending proceedings under Health and Safety regulations and Act; damage to hired or rented property and/or equipment; member to member liability; the activities that are included – if it is ‘usual and regular events’ is the annual trip to the seaside or a sponsored walk covered?

**EMPLOYERS LIABILITY** - for any groups that have paid staff or designated volunteers (rather than committee members or members that help out).

**BUILDINGS INSURANCE** - all groups that own their own premises must have this. If you rent accommodation check the owner’s building policy. What are your responsibilities if equipment, particularly electrical, is taken into a building?

**EQUIPMENT (or BUILDINGS CONTENTS) INSURANCE** - check if it is a ‘new for old’ policy; are items covered away from normal place of use, or if loaned out, or stored in a private residence.

**PERSONAL ACCIDENT INSURANCE** - to provide financial payments to individuals injured when undertaking activities or attending events organised by the group. Check the exclusions, are you likely to include any in your programme of events and activities?

**PROFESSIONAL INDEMNITY INSURANCE** - to cover any financial claims that loss, injury or damage was sustained as a result of wrongful advice being given.

Cover for loss or theft of **MONEY** including cheques, at normal meeting place, on a trip, at a special event, in transit, or in a private residence. Specialist insurance might be needed for particular activities or one off events or even for loss of income through inclement weather.

## REMEMBER INSURANCE DOES NOT REMOVE THE NEED TO ACT RESPONSIBLY.

Further information about available packages can be obtained from most Insurance Brokers or direct from companies, that specialise in catering for the voluntary sector, such as: Ansva Insurance Co. Ltd., Ansva House, St. Leonard’s Road, Eastbourne, East Sussex BN21 3UR Tel 01323 737541 or [www.ansvar.co.uk](http://www.ansvar.co.uk) (local agent Ladbrook, 5a County House, Waterside Business Park, Rotherham Road, Dinnington, Sheffield S25 3QX. Tel: 01909 565858) or AON Limited, 2/4 West Street, Trinity Court, Fareham, Hampshire PO16 0BH Tel 0845 740 2003 or [www.charityassured.co.uk](http://www.charityassured.co.uk). Zurich Insurance [www.zurich.co.uk](http://www.zurich.co.uk), Tennyson Insurance [www.tennysoninsurance.co.uk](http://www.tennysoninsurance.co.uk). Insurance policies should be reviewed from time to time to check not only the levels of cover but also the relevance to the organisation's current activities, services and events. What policies has the organisation got? Are the amounts of cover adequate and appropriate for your current activities? What policies should or even must a group have?

**Links can provide more information, help and advice. Contact us if you need any further assistance.**

Links believes that this information is correct at the time of publication, however details may change. You are advised to contact Links for the up to date position and seek legal advice where appropriate.

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27/03/2003



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