

# INSURANCE

Volunteer Centre Greenwich—Members Factsheet

## INSURANCE COVER: THE FACTS

All volunteer-involving organisations should have an insurance policy that covers volunteers. There are several different types of policy so it is often confusing to work out which is the most appropriate. Basically, volunteers should be covered either under employer's liability insurance or public liability insurance and, depending on the type of work involved, your organisation may need professional indemnity insurance as well.

Your policies should explicitly mention volunteers because they may not automatically be covered. Insurance companies should also be aware of the types of work that volunteers are doing because if the tasks are high risk then the insurance policies may have to be changed to accommodate these risks. As well as liability cover you may also wish to take out personal accident insurance for your volunteers. This would cover volunteers harmed whilst volunteering, even if there is no negligence on the part of your organisation.

### a. Employer's Liability Insurance

This type of insurance covers paid employees in the event of accident, disease or injury caused or made worse as a result of work or of employer's negligence. This insurance does not automatically cover volunteers. There is no obligation to extend the policy to cover volunteers but it is good practice. The policy must explicitly mention volunteers if they are to be covered by it.

### b. Public Liability Insurance

Public liability insurance should always explicitly mention volunteers. Also known as third party insurance, it protects your organisation for claims by members of the public for death, illness, loss, injury, or accident caused by the negligence of your organisation. Public liability insurance generally covers anybody other than employees who come into contact with your organisation. This should include your 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 your organisation including the actions of volunteers.

When organising public liability cover it 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 your organisation's public liability insurance should indemnify them.

### c. Professional Liability

Professional liability, professional indemnity errors and omissions or malpractice insurance covers your organisation for claims arising for loss or injury caused by services provided negligently or without reasonable care. Such loss might arise, for example, from incorrect care or inaccurate advice. Your 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.

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