

## Insurance for Voluntary and Community Groups

Unincorporated associations (informal groups with no governing document) do not have their own legal personality but are the sum of the people who join together to form the group. As such they can take out insurance in the name of their committee members, but the forms should be signed by only one individual on behalf of the other committee members. When that committee member leaves the group the insurance policy must be transferred to someone else's name.

Incorporated organisations can take out insurance in the name of their organisation.

It can get a little confusing knowing exactly what your group needs, or whether you need any insurance at all, if you can, use an insurance company that is used to dealing with voluntary organisations and make use of their experience and advice (check the advice is free first!).

### Public Liability Insurance

This covers claims for injury, loss or damage caused to any person as a result of the organization's work. For a group/organisation that runs or hosts events, e.g. Pride, it's essential.

For an informal, unincorporated social group, it might not be so essential and should be considered on a case by case basis. For an informal group that uses a regular venue to meet, it's worth checking to see if your group/activity is covered by the venues insurance.

Make sure that your cover includes anyone who works on behalf of your organisation, including volunteers – a lot of policies don't automatically cover volunteers and you may need to take out employer's liability insurance too even if you don't have any employees.

Remember, public liability insurance doesn't cover injury or damages arising from negligence, it doesn't matter how well you are insured, to protect the group and its members you need to ensure that there is a high standard of care of duty and that this is met at all times so check out our resources and tools on Risk Management

### Employer's liability insurance

Groups who employ staff will certainly need to make sure that they have the right amount of cover and must take the staff's duties into consideration when picking a level of cover e.g. staff who have to work in dangerous environments, give advice or work with high risk individuals might need a more tailored type of insurance.

Some organisations who have only volunteers, but lots of them who do very specific tasks, may also need to take out Employers Liability Cover for volunteers, including committee members or trustees under the same insurance

Always double check what your policy covers.

### Building insurance

Building insurance may well be something that, if you are leasing a building, your landlord takes care of and it's worth checking this before you enter into a lease or agreement. If your group owns premises, they have a duty to protect it as one of the group's assets under charity law. A committee that doesn't insure their building would be negligent in their duty and depending on their status may be personally liable in the eyes of the Charity Commission. Explore whether you need contents insurance if you have an office or venue that you hire.

### Indemnity insurance

Indemnity insurance is not a get out of jail free card! It does not insure against liability for the organisation's debts, or negligence to third parties. Recent changes made by the Charity Commission mean that it would be very rare for a trustee who acts in good faith and works within their duty of care to be held personally liable in the eyes of the law, so bare this in mind when thinking about Indemnity insurance and whether you actually need it!

Our Members are eligible to receive discounted insurance over from our Insurance Brokers, Scruton Bland. Head on over to the [website here](#) and use the referral form to get a quote.

Please note that you will need to use your log in details to access this part of the website.

Get in touch with our [Engagement Team](#) if you are unsure about what insurance your organisation might need.