

Information Sheet

Volunteers and Insurance



Volunteers involved in your organisation may expose themselves to risks from time to time. Organisations or volunteers can be found legally liable if something goes wrong. Volunteers risk personal injury, claims of damage arising from the course of their volunteering or loss or damage to their own property. It is in everyone's best interest to ensure that adequate insurance cover is provided. Your organisation has a responsibility for damage, loss or injury experienced by volunteers but also for any loss, damage or injury caused by negligent acts of volunteers. Even if a volunteer acts improperly or in an incompetent way, as long as the tasks were 'authorised', your organisation could be held liable. No group can afford to operate without adequate insurance and run the risk of a claim for damages being taken against them. However it is equally important that your organisation takes steps to minimise the risks of a claim being taken. The information contained here refers to insurance cover for volunteers. There are a number of other types of insurance that volunteer involving organisations which own property and/or employ staff need to consider e.g. contents insurance, protection against fraud. For more information on insurance for voluntary organisations contact NICVA on 028 90 877777



Minimise the risks. Good practice in this area includes:

- Good recruitment and selection practice which places the right volunteers in the right roles.
- A comprehensive induction process for all volunteers
- Adequate training to enable volunteers to carry out their role
- Volunteers should be informed of the precise nature, limits and risks of their role
- Appropriate support and supervision for volunteers



Volunteer involving organisations have a responsibility to follow health and safety procedures for volunteers and paid workers. At the very least organisations should think about:

- How they ensure the provision and maintenance of safe premises and equipment for use by volunteers
- How they provide information and training to ensure volunteers work safely
- How everyone including volunteers, is made aware of his/her rights and responsibilities in relation to health and safety
- How they assess and deal with risks posed to and by volunteers, including risks to their personal safety: and
- What their health and safety policy says about volunteers and their work.



While all risks cannot be eliminated a good way of being pro-active in minimising risks that volunteers may face is to carry out a risk assessment. The risk assessment/risk management process involves four steps:

1. Identify risks
2. Evaluate the risks

3. Take steps to control the risk i.e.

- Stop the activity
- Eliminate the risk
- Minimise harm
- Transfer liability

4. Review Risk



Legal Terms

- Legal Liability

If someone (the plaintiff) suffers injury, loss or damage because another person (the defendant) has been at fault (negligent), the plaintiff can claim damages.

- Duty of Care

A general duty on both individuals and organisations to avoid carelessly causing personal injury or damage to property. This is a duty in common law that we all owe our fellow human beings.



Insuring Volunteers - Things to remember.

- When purchasing insurance to cover volunteers it is important to bear in mind that volunteers are in a unique position in your organisation. They are not employees and may not be automatically considered as a 'third party' for the purposes of Public Liability Insurance. Therefore it is important that you specifically refer to volunteers in all your insurance policies. E.g. Employers Liability Insurance should cover employees and volunteers.
- Insurance policies should cover all actions carried out by volunteers and should list all of the venues in which these actions are carried out. E.g. befrienders in peoples homes, trips to the swimming pool with a youth group etc.
- If volunteers regularly take part in strenuous or potentially dangerous activities e.g. coaching sports or using specialised equipment, then be sure that these activities are covered in your policy
- If your organisation is arranging a one off event e.g. a festival or a unique fundraising event, you can arrange one-off insurance cover specifically for this event.



Public Liability Insurance

- Sometimes known as Third Party Insurance
- Protects against legal liability arising from accidents that cause injury to persons or damage to property.
- Cover is provided up to an agreed maximum sum.
- It is important that you ensure that volunteers and the acts of volunteers are included in your policy.
- Make sure you take into account all the places in which people volunteer for you (e.g. in client's homes).
- Additional cover may need to be arranged for one - off events/activities.

Public Liability offers protection against action taken by a third party (outsider). Your organisation needs to consider what will happen if a volunteer acts in a way which causes injury to another volunteer. Public Liability Insurance can be extended to provide insurance cover in these cases.



Employers Liability Insurance

- Covers employees for injuries suffered in the course of their work.
- Volunteers are not employees and therefore will not automatically be covered by this insurance. However it is possible to specifically include volunteers in this type of insurance.



Professional Indemnity Insurance

- This is an important insurance for advice giving organisations. It protects against legal liability for damages payable to people who have suffered financial loss as a result of incorrect or inadequate advice.
- If your organisation involves volunteers in an advice giving role check to make sure that they are covered by this insurance.



Personal Accident Insurance

- Provides payment in the event of injury or death occurring during the course of work regardless of whether or not the organisation is liable. This type of insurance can be extended to cover volunteers.
- It is a voluntary benefit that your organisation might wish to offer rather than an essential insurance cover.
- It is possible to select specific volunteer roles or certain volunteers to be covered by this type of insurance rather than insuring all volunteers.



Volunteer Drivers and Insurance.

It is important that volunteers and organisations are aware of their responsibilities with regard to insurance for volunteers who drive as part of their volunteer role. If the organisation owns the vehicles that volunteers use in the course of their volunteering then it is the organisation's responsibility to arrange insurance cover. If the volunteer uses his/her own vehicle then they must arrange insurance cover.

- If volunteers are required to use their own cars in the course of their volunteering the organisations should inform the volunteer that it is essential for them to let their insurance company know that they will be using their car in the course of their volunteering. This should be done in writing and the insurance company should send written clearance to the volunteer. This should not involve an increase in premiums.
- Organisations should assist their volunteers by providing them with a letter, which they can forward to their insurance company. The letter should:
 - Explain that they are a volunteer with your organisation and are not using their car for business purposes
 - State that they are using their car to carry passengers in the course of their volunteering
 - Ask for written confirmation that their insurance policy covers any passenger or third party claim, which might arise out of the use of the vehicle for this purpose.

For more information on volunteer drivers see the 'Volunteer Drivers Information Sheet' available from the Volunteer Development Agency.