

Insurance covering volunteers

Organisations have a duty of care to those under their direction, including volunteers. The Charity Commission's advice around insurance for volunteers is "*For insurance purposes, charities are advised to treat volunteers in the same way as they do their employees and to ensure that they are covered by the usual types of insurance a charity might buy.*"

Remember insurance alone isn't enough to keep people safe, other things to consider include safer recruitment, risk assessments, health and safety policy, induction, training.

The next sections are guidance only. Please check with your insurer for your needs and cover detail.

As an organisation, you may want to consider the below to ensure you have the appropriate insurance in place to cover your volunteers:

- Check your insurance policies explicitly mention volunteers because they may not be automatically included in your insurance cover.
- Check with your insurer if there are upper and lower age limits for volunteers. Your policy may have some restrictions that you wish to review so that you are able to recruit wider.
- Make sure your insurance company is aware of the types of activities that volunteers will be doing, as it's important to make sure that all roles are covered. This includes peer-mentoring, service user involvement, pro-bono volunteering and remote volunteers.
- Create a written risk assessment for each of the volunteer roles, including volunteering from home. This helps your insurer to tailor your policy to suit your needs. If the tasks are high-risk then the insurance policies will need to be adapted to accommodate these risks.
- If your insurance policy does not meet the needs of your activities, you may wish to review your policy/provider, enabling you to continue meeting the needs of your volunteering programme and group activities.

Summary of the different types of insurance available

There are many different types of insurance cover. When arranging volunteer insurance cover, it's important to consider appropriate options available for the organisation and its activities.

Employer's liability insurance

This insurance covers organisations who have staff and/or volunteers under their supervision and/or direct control, which is different from Public Liability insurance.

It protects the organisation if a volunteer (or staff member) has an injury, becomes unwell or experiences harm (including using equipment) caused or made worse due to their volunteering or employers' negligence. This insurance can help cover any legal or compensation cost. Without it, trustees, committee members or the organisation itself could be personally liable in the event of a claim.

This insurance does not automatically cover volunteers and 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 to show they are covered.

Public liability insurance

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. Also known as third party insurance, it protects the organisation for claims by members of the public and service users for death, illness, loss, injury, or accident caused by the negligence of the organisation. It also protects for loss or damage to property caused through the negligence of someone acting with the authority of the organisation.

Professional liability insurance

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 given by a volunteer or member of staff, 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.

Personal accident insurance

This covers volunteers in the event of injury, accident or death for which the organisation has no liability. There is likely to be an upper age limit on this form of insurance. This does not mean that people above this age cannot volunteer, but they should be aware that they are not covered for accidents where the organisation has not been at fault. Injuries to them arising from negligence would still need to be covered under liability insurance cover.

Insurance for volunteer drivers

If an organisation owns the vehicle being used, then it is responsible for arranging insurance. If the volunteer owns the vehicle, then they are responsible for arranging insurance and informing the insurer about their volunteer driving role.

If a driver has an accident during their volunteering and there is a problem with the insurance for that vehicle, the organisation could be held responsible, whether or not it owns the vehicle involved. The organisation can take out a Contingent Liability Policy to protect it from this risk.

To note: Liability often hinges on whether or not the organisation has taken 'reasonable care', even if the volunteer acts improperly or incompetently and as a result someone is injured or property is damaged. Examples of when organisations can be held liable could include - if they take insufficient care in its selection of volunteers, failed to assess and minimise risks, failed to provide training or supervision appropriate to the safe execution of activities, failed to meet its obligations as an 'occupier of premises'.

Further information and Resources

[NCVO getting volunteer insurance](#)

[Association of British Insurers ABI](#)

[NCVO Volunteer Drivers](#)

