

It is important to find out which type of insurance is appropriate, or compulsory for the needs of your organisation. Some insurance brokers have developed specialised packages for the voluntary sector, but it pays to shop around. Umbrella organisations such as the National Council for Voluntary Organisations can give further advice.

Incorporated Organisations can take out insurance in the name of the organisation.

Unincorporated Organisations should take out insurance in the name of the management committee with one individual signing the proposal form on its behalf.

Types of Insurance:

## 1. Compulsory

- **Employers Liability Insurance:** a legal requirement for all employers. Usually covers only direct employees, not volunteers or trustees. Covers claims against the employer, by employees, for injury or disease. Check for excluded activities and training requirements.
- **Road Traffic Insurance:** All organisations with vehicles on the road must have insurance covering the drivers against third party risks. It is worth considering extending the insurance to cover fire and theft, or comprehensive, at extra cost. Volunteers using their own vehicles must inform their own insurers if the vehicle is used regularly for voluntary work.  
Minibuses - a special case, see further information,

## 2. Insurance that may be required

- **Public Liability Insurance:** the most appropriate form of insurance for voluntary organisations. Covers claims made against an organisation for injury, loss or damage caused to any person as a result of an organisation's negligence. Also covers against damage injury or loss caused by anyone working on behalf of an organisation. Specialist policies for voluntary organisations cover volunteers as well as staff.
- **Buildings and Contents Insurance:** Organisations that own buildings should insure for full cost of rebuilding and contents. Lease holders should check buildings insurance arrangements with the landlord and arrange for their own contents insurance.
- **Professional Indemnity insurance:** Cover against claims resulting from incorrect advice or poor services which cause damage, injury or loss to a service user.
- **Trustee Liability Insurance:** Cover for trustees or directors against liability for acting in breach of trust or for wrongful trading in some situations. A complex issue - see more detailed information.

### 3. Discretionary Insurance

- **All risks:** Usually an extension of contents insurance to cover property when outside the building.
- **Business Interruption:** Covers the cost of interruption to business caused by moving premises due to damage.
- **Computer insurance:** can cover hardware and cost of reinstatement of lost data
- **Events Insurance:** Cover for one-off events. Available at extra cost - insurance against cancellation due to bad weather. Activities which include risk to members of the public are best insured by the provider -always check.
- **Fidelity insurance:** Cover against employees' dishonesty which may be appropriate if an organisation deals in significant amounts of cash.
- **Insurance for accidents, medical care and assaults:** Cover for staff sickness (to cover cost of sick pay) and/or specific injuries at work. Can be extended to cover volunteers.

Further information can be found in:

1. Voluntary but not Amateur; Reason, Hayes and Forbes, London Voluntary Service Council
2. Jordans Charities Administration Service File

Copies available for reference in our library.

The National Council for Voluntary Organisations can give you advice on Insurance issues. They can be contacted on: 0800 2798798. Their web address is: [www.ncvo-vol.org.uk](http://www.ncvo-vol.org.uk)



NORWICH & NORFOLK  
VOLUNTARY SERVICES

Norwich & Norfolk Voluntary Services  
Charing Cross Centre, 17-19 St John Maddermarket, Norwich, NR2 1DN  
Tel: 01603 883813 E-mail: [marilyn.amos@nvs.org.uk](mailto:marilyn.amos@nvs.org.uk)  
Website: [www.nvs.org.uk](http://www.nvs.org.uk)

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