



Insurance Information for Groups

All organisations should carry out an assessment of the risks which could occur through any of its activities, and whether insurance cover will be necessary to manage those risks.

Certain types of insurance are mandatory, irrespective of the specific activities or size of your organisation or how it is constituted:

Employer's Liability Insurance

If an organisation has any paid employees then it is a legal requirement that they take out Employer's Liability Insurance with a limit of indemnity of £5 million. It can also be argued that organisations "employ" volunteers on an unpaid basis, and we therefore recommend that **all groups using volunteers** should also take out Employer's Liability Insurance.

Vehicle Insurance

If your group owns a vehicle it is a legal requirement to make sure that the group has third party cover for all the vehicles owned and the drivers. If volunteers use their own vehicles to carry out the business of the group you must make sure that they have insured their vehicles for this purpose.

Other Types of Insurance you might like to consider are

Public Liability Insurance

We strongly recommend that every organisation, no matter how small, should have this cover to provide adequate protection against the unknown. Many groups who use premises and facilities belonging to others believe that the property owner's insurance will cover them for their activities. This is NOT the case – separate insurance cover must be arranged which covers the group for their own activities.

Public Liability Insurance protects an organisation should a member of the public or any other third party suffer damage to property or injury to their person due to the negligence of any member of the organisation. Public Liability Insurance, particularly for the smaller organisation, is relatively inexpensive when arranged by a Voluntary Sector Insurance Specialist. We recommend a maximum limit of indemnity (or maximum payment for any one event) of £5 million.

Events Insurance

If your group organises one off events from time to time, you may decide to take out insurance for such things as cancellation due to bad weather and activities which include risk to members of the public (although check first whether such activities are covered by your Public Liability Insurance).

Insurance brokers will provide different types of cover, and should be able to advise you on what is suitable for your needs. Always make sure you have permission/license to hold the event, for example, from the local authority, if needed. If you haven't, your insurance could be invalid.

Professional Indemnity Insurance

This is strongly advisable if the charity is providing advice or information as part of its activities. Claims against the organisation may often be for perceived financial loss, rather than actual loss or damage to property, or personal injury. The absence of any fee for the advice does not relieve the organisation of responsibility for its accuracy. Self-help groups should also consider taking out cover for their activities, as they could be perceived as "experts" and may often be involved in giving advice and information.

Trustee Indemnity Insurance

This covers a charity's Trustees to protect them from claims made against them alleging an error that resulted in a financial loss to the organisation. Further advice is available here <http://www.charity-commission.gov.uk/library/guidance/csd1279.pdf>

Additional information and resources can be found on the following links:

Charity trustees have a duty to protect their charity's assets and resources. We recommend that all charity trustees read and follow the advice given by the Charity Commission

<http://www.charity-commission.gov.uk/publications/cc49.aspx>

NCVO – Getting the Best Insurance Deal <http://www.ncvo-vol.org.uk/advice-support/funding-finance/financial-management/risk/getting-best-insurance-deal>

Vol Resource article on Insurance and Risk Management
<http://www.volresource.org.uk/briefing/insure.htm>

Specialist Insurers and Brokers

CVS Cheshire East cannot recommend any insurance providers. The following is a selection of Specialist Insurance Brokers which you may like to approach. We recommend that you shop around for the best deal for your organisation.

[Access Insurance](#) is a professional broking service working solely for the non profit sector. Quotations can be obtained online for small and medium-size charities.

[BJK](#) are specialist minibus and coach insurance brokers to the Charity, Youth and Community Sector

[CaSE Insurance](#) was set up in partnership with NCVO to provide low cost insurance for charities and other voluntary organisations and to return 40% of its profits to charity.

[Daulby Read](#) insurance brokers have a specialist charities area.

[Ecclesiastical Insurance](#) offer specialist insurance for charities, education, heritage, care and faith organisations.

[Endsleigh](#) Insurance Brokers has charities as a specialist area and do competitive quotes in this sector.

[Finance ReDirect](#) ,is the not for profit trading subsidiary of registered charity [Create](#), providing insurance services for charities, churches, community groups, social enterprises and other not for profit organisations.

[Keegan and Pennykid's](#) Encompass Insurance Policy is specially designed for charity and voluntary organisations, and can be tailored specifically to individual needs.

[Ladbroke](#) was set up as a specialist insurance intermediary specifically to arrange all types of insurance for small and large voluntary and community groups.

[MasterPolicy](#) are Independent Insurance Brokers for Churches, Charities, Social Enterprises & Community Groups.

[Morton Michel](#) is a specialist insurer for many local groups, particularly those connected with childcare.

[Tennyson Insurance](#) is a charity specialist, offering low-cost public liability insurance for small voluntary organisations and community groups - developed by Zurich Insurance in collaboration with sector support umbrella NAVCA.

[Unity Insurance Services](#) is owned by the Scout Association and are specialists in youth and voluntary sector insurance.

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