

Insurance of Volunteers

By following the advice in this guide, you will have a clear understanding of insuring volunteers.

General points

Although it is not a legal requirement to insure volunteers, it is best practice for organisations to make sure you have adequate cover for your volunteers. This will protect them and your organisation from any claims for injury or loss/damage to property from clients and members of the public. You can either buy from an insurance broker who will tailor the cover to your needs, but will charge, or liaise directly with a provider.

Making your volunteers aware of cover

It is important to make sure your volunteers know what activities are covered by your insurance cover and any updates when policy cover changes. They can be sure and can check, when they are undertaking duties on behalf of your organisation, that these are insured.

Types of Insurance

Employers' liability

Employers have a duty to ensure their employees for no less than five million pounds [Employers' Liability \(Compulsory Insurance\) Act 1969](#) and [Employers' Liability \(Compulsory Insurance Regulations\) 1998](#). These two acts of legislation require certain actions by employers, such as displaying their insurance certificate. This insurance covers employees for claims resulting from accident, disease or injury caused, or made worse, by an employee's negligence or breaches of health and safety law. You must explicitly include volunteers in the definition of employee if you want their actions covered. It is advisable to do this in case of negligence claims brought by volunteers even though in law there is no duty to do so.

Public Liability

Otherwise known as Third Party Insurance. This type protects organisations from claims from members of the public for death, illness, accident, or damage to property caused by negligence. This cover can be extended to include negligence claims from volunteers against the organisation for resulting illness or sickness. Again, although not a legal requirement, every organisation that either holds public events, and or controls/owns premises and/or works with the public should have this type of insurance. Many funders consider this a requirement, as do some regulatory bodies and if you have a contract with the local authority.

Professional Liability Insurance

This type covers negligence claims from inaccurate advice given or other services which has resulted in loss or injury caused by negligent practices without reasonable care. The cover should include defamation, breach of copyright, confidentiality, and loss of documents.

Personal Accident Insurance

This covers instances where the organisation has not been negligent and at fault and covers illness, accident, and death. Sometimes there are age limits, so it may not cover volunteers, but you can extend it, to include them.

Insurance for volunteer drivers

The test is who owns the vehicle being driven, if it is the organisation then they are responsible. If it's a volunteer, they must arrange cover for their volunteering activities on their insurance cover. If volunteers need to tell their insurance company the activities should be included under 'social, domestic, or pleasure' or if not, volunteers should not be charged a higher premium. The National Council of Voluntary Organisations advertise this link to a list of insurers who do not charge a higher rate. Organisations must make sure their volunteers have contacted their insurance if needed. You can give your volunteers a letter to give to their insurance companies, with a return part to evidence that this has been done. Finally, organisations can take up 'contingent Motor Liability Insurance' just in case there is an issue with a volunteer's insurance.

Checklist for organisations

- *Are you volunteers covered by Employers or Public liability Insurance?*
- *Let your provider know the number of volunteers you have and all the activities they do, also let them know if the numbers or type of activities change.*
- *Contact your insurance provider to see if you need any other type of cover for your volunteers and their activities.*
- *Check your insurance policy explicitly includes volunteers.*
- *Check with your provider if there are any age limits on who is covered – Employers and Public liability Insurance do not have age limits, as cover is for any actions by anyone. However, Personal Accident has minimum and upper age limits to cover loss from those of working age. Different providers will have different age limits, so make sure you ask.*
- *Produce written risk assessments for each role so your provider can tailor your cover.*
- *Display your insurance policy.*

Protection for Trustees – You can get Trustee indemnity cover where Trustees act outside their authority and then become personally liable, for example, where building work has been completed but grant funding never received.

For more information

[Insurance and volunteers | NCVO](#)

The Association of British Insurers is the voice of the UK's world-leading insurance and long-term savings industry and have a list of insurers that will not charge a premium for volunteer drivers on their insurance policy for cover.

[Voluntary organisations and insurance | | ABI](#)

Last updated: **January 2023**