

Insurance Help Sheet

The Management Committee is responsible for ensuring that the group or organisation has adequate insurance cover. If your organisation employs staff or owns property, it is required by law to have insurance.

Types of insurance policy

Following is a brief summary of various types of insurance available:

Employer's Liability Insurance

If your group or organisation employs staff (full time or part time) it is required by law to purchase Employer's Liability Insurance. This covers paid employees in the event of accident, disease or injury caused or made worse as a result of work or of employer's negligence. In order to cover volunteers, in addition to staff, the policy must explicitly mention volunteers.

Public Liability Insurance

Also known as third party insurance it protects the organisation from claims by members of the public for death, illness, loss, injury, or accident caused by the negligence of the organisation. Public liability insurance generally covers anybody other than employees who come into contact with the organisation. If you involve volunteers in your organisation, you should ensure that this policy covers loss or injury to volunteers, or caused by volunteers.

Professional Liability

If your organisation is involved in the provision of advice and information, or offers counselling services, this insurance cover protects the organisation against claims for "wrong advice". An organisation can be sued for claims arising from incorrect advice or information 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.

Volunteers and Insurance

An organisation can generally insure volunteers under employer's liability insurance or public liability insurance depending on the type of work involved. Your organisation may also need professional indemnity insurance (see above). Policies should explicitly mention volunteers because they may not be automatically covered. It is also important to make insurance companies aware of the types of activities that volunteers do, because if the tasks are high-risk then the insurance policy may need to be changed to accommodate this.

Key Contacts/Resources:

NICVA - [Guide to Insurance for Charities](#). Contact 028 9087 7777 or [email](#).

Volunteer Now - [Volunteers and Insurance](#) information sheet. Contact 028 9023 2020 or [email](#).