

Insurance for voluntary and community groups - meetings, activities and events

The number of different insurances available is increasing and it is becoming possible to insure yourself and your organisation against every conceivable risk. However, it can be difficult to know what is actually necessary and appropriate for the needs of your organisation.

Insurance issues

Is it necessary?

- Is it a legal requirement?
- Would it be in line with your organisation's policies or good practice guidelines?
- Do you regularly/have you recently reviewed your organisation's insurance requirements?
- Have you recently taken on any new activities within your organisation that may require alterations to your current insurance provision?

Is it worth it?

- Does your own experience (or that of other similar organisations) suggest you need a specific type of insurance?
- Are the factors in favour of getting insurance more important than the cost to the organisation?
- Have you researched the range of policies available in terms of cost/cover/value for money etc?

There is a variety of different types of insurance available for different needs. Some are more common than others. Some will be a legal necessity while others will be a matter of good practice and ensure the management committee is carrying out its duty in terms of risk management. When holding meetings, activities or events that involve the public the below types of cover can be considered.

Public liability insurance

What does it cover?

This insurance covers claims made against members on the management committee for injury, loss or damage caused to any person as a result of the organisation's negligence. If you are providing activities or services for members of the public, your group should have this type of insurance.

It would cover injury suffered by someone using the group's premises as a result of breach of duties under the Health and Safety at Work Act. If your group is using someone else's building, for example, a community centre, a scout hut or church hall, you should be able to claim on their insurance if anything was to happen during your group's activities. It is worth checking out whether a venue you may be hiring out has such insurance and more importantly whether their insurance covers your group as well.

Hints and tips

- Get several quotes for the best price.
- Ensure the policy covers anyone who has carried out work for the group such as volunteers, committee members, trainees etc. Some insurance companies are not used to dealing with community groups, therefore it is worth informing the company of the nature of the work your organisation does and the type of people who take part in the activities, for example, young people, disabled people or older people.
- Small groups are usually unincorporated associations meaning that the group is only recognised as a group of people who make up the management committee. Therefore the insurance will have to be taken out in the name of the committee members but the proposal form should be signed by one individual who is specifically stated to be taking it out on behalf of the group.

Events insurance

If your group organises one off events from time-to-time, for example, a fun day, carnival, fete or exhibition, you can take out insurance for such events.

What it does cover

There are different types of cover, so it is best to think about the type of event you are organising and what will need covering. Brokers should be able to advise you on this. Examples of what insurance could cover include:

- Cancellation due to bad weather.
- Activities which include risk to members of the public.

Hints and tips

- Make sure you have explored fully what needs covering at your event and what the insurance will actually cover.
- Make sure your insurance covers you for enough money.
- Make sure you have the relevant permission/licence to hold the event. If you haven't, your insurance could be invalid.