

Public Liability Insurance

There's no law that says you must buy insurance for a voluntary or community event, but it is generally regarded as good practice and you might want to make sure you and your group is covered in case something goes wrong i.e. someone makes a claim for an injury sustained while volunteering with you.

The HSE says:

Sometimes another body, perhaps a local council you have contact with or someone that you contract with (such as a landowner if the event is taking place on their land), will require you to have public liability insurance. If this is the case, you can ask why they are requiring this because it is not compulsory in law. Sometimes signing a disclaimer will be adequate instead of buying insurance.

If you are hiring equipment check with the company you are hiring it from whether their terms of hire include insurance and read any conditions carefully (particularly any exclusions). If external businesses are providing services, such as food, you should check they have their own insurance, and that it is in force on the day of the event.

If you feel it best to have Public Liability Insurance, there are two avenues you can explore:

1) Teaming up with existing local groups or your community/parish council

See if there are any local volunteer bureaux, community interest companies (CIC) or charities, local conservation or clean up groups, who might already have insurance cover for volunteer work. Ask if you could team up with them and be covered under their policy.

Some community / parish councils provide insurance for local volunteer footpath wardens, and they might be able to add your group to that policy if you help with some path maintenance, for example balsam pulling along local Public Rights of Way. Your county council Volunteer Officer might also be able to help you with this aspect, so do get in touch with us and we can point you in their direction.

2) Taking out insurance for your own group

Here are two examples of organisations providing insurance for outdoor volunteer work:

- The Conservation Volunteers: If you are a member of the TCV's Community Network (it's easy to join and there are superb conservation resources you can then tap into) you can benefit from discounted insurance underwritten by Zurich. You will need to quote your TCV membership number when you call Zurich to get a quote. Otherwise Zurich offer an online package of insurance from £96 a year, but member discounts are not available for this package. It includes public liability, personal accident, employer liability, contents cover etc.
- Keep Wales Tidy: KWT runs a Community Group Insurance Scheme, which provides free basic insurance cover to groups formed and constituted in the last 12 months. For groups who have been in existence for longer than 12 months, KWT is asking for a contribution of £50/£35 towards the cost of the basic cover. They will be keen to see your group litter picking alongside your core conservation tasks.

We welcome your feedback!

We'd be interested to hear your experience with volunteer group health and safety and insurance matters so please do get in touch with us via our website Contact Us page www.wyevalleyaonb.org.uk

www.hse.gov.uk/voluntary/volunteers/volunteer-health-and-safety.htm

www.gov.uk/government/publications/can-do-guide-for-organisers-of-voluntary-events/the-can-do-guide-to-organising-and-running-voluntary-and-community-events#part-6-do-i-need-insurance