

Insurance for voluntary and community groups

Unincorporated groups

Unincorporated organisations can take out insurance in the name of their committee members, but the forms should be signed by only one individual on behalf of the other committee members. When that committee member leaves the group the insurance policy must be transferred to someone else's name.

Incorporated groups

Incorporated organisations can take out insurance in the name of their organisation.

It can get a little confusing knowing exactly what your group needs, or whether you need any insurance at all, if you can, use an insurance company that is used to dealing with voluntary organisations and make use of their experience and advice (check the advice is free first!).

Employer's liability insurance

(only of course, if you employ staff). Groups who employ staff will need to make sure that they have the right amount of cover and must take the staff's duties into consideration when picking a level of cover (e.g. staff who have to work in dangerous environments, will need a specific type of insurance). Cover for volunteers, including committee members or trustees under the same insurance will probably not be included, so you will need to check the policy, you will probably need public liability insurance to cover them)

Public liability insurance

Covers claims for injury, loss or damage caused to any person as a result of the organisation's work. Make sure that your cover includes anyone who works on behalf of your organisation, including volunteers as a lot of policies don't automatically cover volunteers. Remember, public liability insurance doesn't cover injury or damages arising from negligence, it doesn't matter how well you are insured, to protect the group and its members you need to ensure that there is a high standard of care of duty and that this is met at all times.

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Building insurance

This may well be something that, if you are leasing a building, your landlord takes care of and it's worth checking this before you enter into a lease or agreement. If your group owns premises, they have a duty to protect it as one of the group's assets under charity law. A committee that doesn't insure their building would be negligent in their duty and depending on their status may be personally liable in the eyes of the Charity Commission.

Indemnity insurance

This does not insure against liability for the organisation's debts, or negligence to third parties. Recent changes made by the Charity Commission mean that it would be very rare for a trustees who acts in good faith and works within their duty of care to be held personally liable in the eyes of the law, so bare this in mind when thinking about Indemnity insurance and whether you actually need it!

Further information can be found on the Charity Commission website - **www.charity-commission.gov.uk**

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