



3. Volunteers and insurance

It is important you have an adequate insurance policy that covers staff and volunteers. The decision on the type and range of insurance policies that you will need will depend on the risk assessment of your organisation's volunteering activities. Some policies will be required by law whereas others will be optional.

Why do I need to insure volunteers?

It can offer protection against any claims that may be brought against your organisation if your volunteers come to any harm or injury while volunteering for you. It also helps if any damage or harm is caused to others such as service users, members of the public etc. due to your volunteers' activities or actions. Though it is not a legal requirement, not having proper insurance can lead to enormous financial implications for your organisation.

For further information: [Getting volunteer insurance | NCVO](#)

What are the different types of insurances that are relevant to volunteering?

The following are the two main types of insurance you must consider:

Employers Liability Insurance (ELI)

If you have paid staff, it is a legal requirement for you to cover to cover them in the event of an accident, disease, or injury that occurs during execution of their work.

It is recommended that you extend this policy to cover your volunteers. In fact, it is worth checking with your insurer if your ELI already covers volunteers and if not, you can request to amend your policy.

Public Liability Insurance (PLI)

This covers your organisation against any liability claims from non-employees (third party) such as service users, members of the public and volunteers. It also covers you from any third-party claims that may occur based because of your volunteers' activities.

You will need to ask your insurer to explicitly add activities of the volunteers to the policy including those that are carried out away from your organisation's main site.

Some of the other insurances that may be relevant are:

Motor Vehicle Insurance

If you have volunteering roles that involve driving a motor vehicle (hired or owned by you), it is your responsibility to arrange appropriate insurance.

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If a volunteer uses their own vehicle you need to ask them to inform their insurance company that they are using their vehicle for volunteering. This should not incur any additional premium for the volunteers.

There is also an option for you to help volunteers take out an additional cover which would protect their 'no claims bonus', in the event of an incident whilst volunteering.

Professional Indemnity Insurance

If your volunteers' role involves giving advice, this maybe a suitable cover for you to consider as it covers liabilities for injury, damage, or financial loss resulting from incorrect advice or information given to others.

What should I check with my insurance provider?

Some of the things that you should check with your existing provider are:

- If volunteers are included in the policies
- Any restrictions such as age limit mentioned in the policy
- If the existing policies covers the types of activities your volunteers will be undertaking

What are the things I need to keep in mind?

- Clearly define roles and the responsibilities of volunteers
- Risk assess your volunteering roles to determine the type of policies you will need to consider
- Inform your volunteers about the insurances in place as part of the induction process or through the volunteer handbook
- Ensure that volunteers have supervision and training relevant to the role

This information sheet is part of a toolkit of resources for involving volunteers. For further advice and support on volunteering, including accessing our volunteer brokerage service, please contact us.



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