

# Insurance

## Making sure you're covered

If you involve volunteers you need to insure them.

The kind of insurance you take out depends on what your organisation does, what your volunteers (and staff) do, and who they work with.

There are basically **three types** of insurance:  
*employer's liability, public liability and professional liability.*

Could something happen to your volunteers when they are volunteering with you?

**Employer's Liability Insurance**

Do your volunteers provide advice or service/s?

**Professional Liability Insurance**

Could a member of the public sue you because of something a volunteer has done?

**Public Liability Insurance**

### Some tips:

- Any policy you have should **explicitly** mention volunteers because they may not automatically be covered.
- Your insurance company should be aware of the kinds of work your volunteers do, because if the tasks are high-risk then the insurance policies must accommodate these risks.

## Employer's Liability Insurance

This covers paid employees for accidents, disease or injuries caused or made worse as a result of work or of an employer's negligence. There is no obligation to extend the policy to cover volunteers but it is good practice.

**It does not automatically cover volunteers.** The policy must explicitly mention volunteers if they are to be covered by it.

## Professional Liability

Also known as: *professional indemnity insurance* or *errors & omissions* or *malpractice insurance*.

This will cover your organisation for claims arising out of loss or injury caused by services provided negligently or without reasonable care. Your organisation could be sued for giving incorrect advice or information even if it is given free or via a telephone helpline.

Professional liability insurance will usually also cover defamation, inadvertent breach of copyright, confidentiality and loss of documents.

## Public Liability Insurance

Also known as *third-party insurance*, it protects your organisation for claims by members of the public for death, illness, loss, injury, or accident caused by any negligence on the part of the organisation.

What it covers:

- Anybody other than employees who come into contact with the organisation (this should include volunteers, covering them against loss or injury caused by negligence of the organisation if they are not covered under the employer's liability insurance).
- Loss or damage to property caused through the negligence of someone acting with the authority of the organisation, including the actions of volunteers.
- Loss or injury caused by volunteers. In some cases a volunteer could be sued as an individual for damage caused to a third party, so the organisation's public liability insurance should indemnify them.

## Further help

If your group is a member of an Association, or part of a larger Organisation, talk to them about the kind of insurance you need, and whether they can organise this for you.

You can contact us at Volunteer Centre Sheffield for help and advice, or visit our website for a range of information and resources. The [Good Practice Resources](#) page on the website includes information on insurance companies that have signed to cover volunteers driving without additional premiums.

Visit the Volunteering England website [www.volunteering.org.uk](http://www.volunteering.org.uk) for details of insurance companies that have experience of insuring volunteers and voluntary activity.