

Ready Scotland

Preparing for and dealing with emergencies

Insurance for Community Resilience Groups

Community Resilience Topic Sheet 2 Protecting volunteers and the public.

Introduction

Having a Community Emergency Plan means that your community will be a safer, more supportive place to live, and has the potential to result in reduced insurance claims. Community resilience activities are very low risk and should definitely not put volunteers or the public in any danger. So, you should not see insurance or liability issues as barriers to preparing your community for emergencies. Depending on what your group wants to do, you should check that your group has the cover it needs in order to do the things it wants to do with confidence.

You should think about the following types of insurance:

Motor insurance – drivers should make sure they are covered for the proposed use.

Third party liability cover – you should check that your group's third party liability cover includes the things you want to do.

Professional indemnity insurance – if volunteers use their professional skills by providing specialist advice (e.g. on suitable flood defences for a community), they should ensure they are covered.

If you have existing insurance, and are in any doubt, you should always contact your insurer.

Motor insurance

Motor insurers recognise that policyholders who want to help their communities through volunteer driving need clear and accurate information. Drivers should check that their insurance covers them for what they want to do, for example: helping people with their shopping, or giving people lifts.

Information on which insurers cover volunteers using their vehicles can be found on the ABI website at:

https://www.abi.org.uk/~/_media/Files/Documents/Publications/Public/Migrated/Motor/Volunteer%20driving%20-%20the%20motor%20insurance%20commitment.ashx

Third party liability insurance

This insurance covers injury to people who are not employed by you and damage to property not owned by you. This covers the organisers of activities, and would protect the organisers of activities if they were held to be to blame or sued. You can buy different levels of cover, from £1m up to £10m or even higher. Don't worry – this seems a lot but costs are relatively low.

For every-day activities that you might do to help your neighbours, in a personal capacity, your ordinary household buildings or contents insurance will generally provide personal liability cover. You will need to take reasonable care, and should not take unnecessary risks.

If you are part of an existing group, you will probably have third party liability insurance, and you can check with your insurer that the types of activities you want to do will be covered by your policy.

Some communities have made arrangements with their local Council to enable actions taken as part of their community emergency plan to be covered under the local authority's third party liability insurance. You may want to discuss this possibility with your local authority. Contacts details can be found at: www.readyscotland.org

For Community Councils covered by Zurich Municipal insurance, it has been agreed that community resilience activities that don't involve mechanized equipment will be covered under existing policies. You should contact Zurich Insurance to check if this applies to your group.

Professional indemnity insurance

This is insurance which covers negligent work done or advice given by you or your organisation.

If, as part of a community resilience group, a volunteer does something that relates to their profession, for example if an engineer provides advice of the construction of flood defences, they should ensure that their professional indemnity insurance covers this activity.

More information on insurance can be found at:

www.readyscotland.org

<http://www.mycommunitystarter.co.uk/>

https://www.abi.org.uk/~/_media/Files/Documents/Publications/Public/Migrated/Motor/Volunteer%20driving%20%20the%20motor%20insurance%20commitment.ashx

<https://www.abi.org.uk/>