

Community Resilience Topic Sheet

INSURANCE FOR COMMUNITY RESILIENCE GROUPS

This topic note was reviewed and updated in October 2019. It has been produced by the Resilient Communities Team in the Scottish Government.

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.

Think about the following types of insurance and check your cover:

- **Third party liability cover** – check that your group's third party liability cover includes the things you want to do.
- **Motor insurance** – drivers must make sure they are covered for the proposed use.
- **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.

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.

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If you are part of an existing community 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 Authority 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.**

Zurich Municipal Insurance covers many community councils in Scotland, although not all. You must check if your Community Council is covered by this company.

For Community Councils which have existing third party liability cover by Zurich Municipal insurance, it has been agreed that community resilience activities that don't involve mechanized equipment will be covered under existing policies where:

- They or their Local Authority have notified Zurich Municipal of the fact that they have a community emergency plan in place; and
- The community emergency plan or the relevant parts of the community emergency plan have been developed with the support and advice of the Local Authority (and its Partners); and
- The community council have existing third party liability cover with Zurich Municipal.

It is important that groups remain flexible, to be able to respond to a range of different scenarios that may face them. In general, they will be covered for all non-mechanised community resilience activities. These could include, but would not be limited to:

- Clearing snow from paths, drives and minor roads
- Checking on the welfare of local people
- Giving lifts and helping with shopping
- Filling sandbags
- Assisting in searches for missing people in the area

And, where previously agreed with their local authority and where appropriate training has been provided:

- Opening community facilities such as village halls to provide places of refuge for people in the community
- Deployment and placement of Property Level Protection (PLP) during Flooding e.g. Flood Gates
- By specific agreement with the relevant authorities, erection of temporary emergency signage to protect the general public during an emergency.

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In some circumstances, groups may want to use mechanised equipment such as chainsaws or mechanical earthmovers. Higher risk activities such as these, or working at heights, **would not be included under existing Zurich Municipal policies**. If this is the case, it is important that groups, or the individuals concerned, either arrange separate insurance cover, or contact Zurich Municipal to check whether this would be insured under existing covers, or whether it would be possible to arrange it for an additional charge.

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 (*correct at October 2019*): <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/volunteer-drivers/>

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:

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

<https://www.zurich.co.uk/en/charity-insurance/my-community-starter>

<https://www.volunteerscotland.net/media/242029/Insurance%20for%20Volunteers.pdf>

<https://scvo.org.uk/running-your-organisation/finance-business-management/insurance>