



Legal or Other Requirements Factsheet 1

INSURANCE

This information is intended to be guidance. If in doubt about your cover – **PLEASE TALK TO AN INSURER.**

1. IS INSURANCE NECESSARY?

- Is it a legal requirement?
- Is it in line with good practice guidelines or your group's policies?
- Do you review your group insurance requirements regularly (i.e. every twelve months)?
- Are you already covered for your needs by the building in which you meet?

2. IS IT WORTH IT?

- Does your own experience suggest that you need insurance?
- Are there factors in favour of getting insurance?
- Have you researched the range of policies available?
- Have you recently changed any of the group activities?

3. TYPES OF INSURANCE

Employers Liability Insurance is a legal requirement if a group **EMPLOYS** staff i.e. anyone who has a written contract or apprenticeship written, oral or implied. Some policies will be specifically set up to cover volunteers – **SEEK ADVICE.**

Buildings Insurance covers structures that a group may own or rent – check the terms of any lease you may have and **SEEK ADVICE.**

Contents Insurance – if the group owns any equipment find out if it is stored in a building, if and how the equipment is insured – **SEEK ADVICE.**

Public Liability Insurance – covers injury, loss or damage caused to anyone as a result of your group's negligence and covers people using your group premises or services. There is no legal requirement for community buildings to have this cover on behalf of its users. Ensure any policy covers staff, volunteers, committee members and visitors.

Professional Liability Insurance – if advice is offered as a service to members of the public. Ensure that the insurer knows **ALL** of your activities.

Vehicle Insurance – if any vehicle is used in connection with the business of the group **SEEK** advice from an insurer.

Event Insurance – extra cover may be needed for events, e.g. increased Public Liability Insurance. **SEEK ADVICE FROM AN INSURER** with your individual needs.

4. CHECKLIST

- Draw up a list of **ALL** your group's activities.
- Seek competitive quotes.
- Review cover at least once a year.
- **IF IN DOUBT – ASK AN INSURER**

The following list of Brokers/Insurance Companies is provided for Information purposes only.

BROKERS

- **Charities Insurance Association**

Contact their Leicester office on 01162 654300 and ask for Jim Hull.

Willis U.K. Ltd., Stirling House, College Road, CHELTENHAM, Gloucestershire.
GL53 7HY.
Tel: 01242 258400

- **NCVO Encompass Policy**

Contact: Keegan & Pennykid Insurance Brokers, 50 Queen Street, EDINBURGH.
EH2 3NS.
Tel: 0800 731 8030
Email: mail@keegan-pennykid.com
Web: www.keegan-pennykid.com/charities/index.html

INSURANCE COMPANIES

- **Ansvar Insurance Company Limited**

Ansvar House, St. Leonards Road, EASTBOURNE, East Sussex. BN21 3UR.
Tel: 01323 737541
Fax: 01323 739355
Web: www.ansvar.co.uk/ansvar_pdfs/community.pdf (gives brokers to contact).

Ansvar will recommend contacting: Barclay Applegare on 01902 324194 OR
Ladbrook – contact: 01909 565858 OR

www.ladbroom.co.uk

- **Insurex Expo-sure Limited**

Provides insurance for charities holding **one-off** events, e.g. conferences.

The Pantiles House, 2 Nevill Street, ROYAL TUNBRIDGE WELLS, Kent. TN2 5TT.

Tel: 01892 511500

- **Zurich Municipal**

7 Thomas More Street, LONDON. E1 9YR. Tel: 0845 602 3896

- **AON Limited**

Does an office package which covers: public liability, employers' liability, personal accident, loss of money, legal expenses and optional office equipment cover.

Charity Assured Team, AON Limited, Capital House, Houndwell Place, SOUTHAMPTON, Hampshire. SO14 1HU.

Tel: 08457 402003.

Web: www.charityassured.co.uk

- **Community Trading Services Limited**

12-20 Baron Street, LONDON. N1 9LL

Tel: 020 7837 7887

Fax: 020 7278 9253

Email: cts@communitymatters.org.uk

Web: www.communitymatters.org.uk

Telford and Wrekin CVS does not take any responsibility for any association between voluntary/community groups and the aforementioned list of companies.

