

Insurance Guidelines



Public Liability Insurance

If your group is organising clean up activities or working with members of the public, we would strongly recommend you to obtain liability insurance cover for your group.

It is essential groups have insurance to avoid any potential personal liability for damage caused to third party property or an injury is caused to a member of the public, arising through the groups' activities. Uninsured groups could find after an incident, the group could be held personally liable to compensate third parties.

Public liability insurance is the most common type of insurance small organisations will use. This protects the group for their legal liabilities in respect of injury, death and loss or damage to property of the public affected by the work of the group. The cost will vary depending on the activities your organisation undertakes and the procedures your organisation has to minimise risk. There are lots of insurance providers for this class of risk any search engine for voluntary group insurers will reveal lots of suppliers for the group to choose from.

Helping Hands – BTCV Scotland also provides insurance to groups affiliated with BTCV. You can get more information at www.btcv.org or telephone 0141 956 6816.

Personal Accident Insurance

Provides compensation for personal injuries to members of a group and/or their volunteers, regardless of whether there is a legal liability. This insurance cover will give additional protection to the members and/or volunteers against accidents.

No Insurance!

If your group does not have insurance make sure that all members of the group and any volunteers are made aware of this. If they are concerned about this they should not get involved on the group.

Health & Safety

It is also important to implement effective Health & Safety procedures (see Health & Safety Guidelines) to help prevent accidents