Insurance for volunteers: a guide for organisations

This information is to help organisations understand the main types of insurance that may apply to volunteers. It is not a substitute for professional advice and organisations should always check their own policies with their insurer.

Insurance is a part of good risk management. It supports practical measures such as health and safety procedures, risk assessments, effective recruitment, induction, training, support and supervision.

Insurance helps protect volunteers, trustees, staff, beneficiaries, the public and the organisation if something should go wrong.

On this page

- Why insurance matters
- Core insurance to check
- Volunteer drivers and vehicle insurance
- Additional insurance to consider
- Special events and one-off activities
- Employer-supported volunteering and placements
- Practical insurance checklist
- Questions to ask your insurer
- Further information

Why insurance matters

Organisations that involve volunteers have a duty of care to protect them from avoidable harm. It is **vital** to ensure adequate insurance cover for volunteers, staff and trustees and to protect people, assets and the organisation's reputation. Organisations have responsibility to provide cover, not only for loss, damage or injury which volunteers might suffer, but also for any loss, damage or injury to others that might come from a volunteers' activity. Insurance does not remove duty of care, but it can help meet the costs of investigating, defending or settling claims if injury, loss or damage occurs.

Insurance cover should be reviewed regularly, especially when volunteer roles, activities, venues or beneficiaries change. Organisations should ensure insurers have accurate information about what volunteers do, where they do it and who they volunteer with.

Some insurance is required by law; others are optional. It is for your organisation to decide what is appropriate and decisions should be made alongside risk assessments.



Keeping Volunteers Safe

For more information, see Keeping Volunteers Safe.

Core insurance to check

The following are common types of insurance that volunteer-involving organisations may have. Remember – insurance policies and exclusions vary, so confirm whether volunteers are explicitly covered.

Employers' Liability Insurance cover for volunteers

Organisations with paid staff are legally required to have Employers' Liability Insurance. This covers employees in the event of accident, illness or injury suffered during the course of their work. Volunteers are not always automatically included, so organisations should check whether the policy extends to volunteers and whether it covers all volunteer roles and activities.

Public Liability Insurance cover for volunteers

Public liability insurance, sometimes called third party insurance, covers claims made by members of the public or other organisations for accidental injury, loss or damage connected with the organisation's activities. It provides compensation only in cases where an accident or loss can be shown to result from negligence on the part of the organisation.

Ensure the insurance explicitly covers the volunteer activities, including any activities carried out away from the organisation's main site, for example in clients' homes, residential or community venues or outdoor spaces. Without appropriate insurance, the organisation or individuals could be held personally liable.

Personal Accident Insurance for volunteers

This provides cover if someone is injured or dies during the course of work or volunteering whether or not there is a legal liability. The policy may include exclusions, such as age limits or restrictions or restrictions on

particular types of activities. This cover is optional but may be worth considering for higher risk volunteer roles.

Volunteer drivers and Vehicle Insurance

Organisation-owned vehicles

If volunteers are driving an organisation's vehicles, the organisation must arrange appropriate insurance and check that volunteers are covered to drive the vehicles for the activities required.

Volunteers using their own vehicles

Volunteers who use their own vehicle for volunteering should have valid motor insurance, an MOT where required and a valid driving licence.

Volunteers should inform their insurance company that they use the vehicle in the course of volunteering and this should not incur any additional premium if the insurer has signed up to the Association of British Insurers (ABI) Volunteer Driving Commitment.

Organisations should ask volunteers to confirm that their insurer has accepted the volunteering use.

It is important that the volunteer receives no more than the standard HMRC mileage rate for volunteer mileage, otherwise this could invalidate the policy and incur tax.

If a volunteer only has third party insurance, theft of the organisation's property from the volunteer's car may not be covered.

If a driver has an accident during their volunteering and there is a problem with the vehicle insurance, the organisation could be held responsible, whether or not it owns the vehicle.

Organisations should also check whether additional cover is available to protect a volunteer's no-claims bonus following an incident while volunteering.

You may want to consider adding volunteer drivers to your public liability policy.

Minibuses and specialist vehicles

Take particular care with minibuses, adapted vehicles and specialist vehicles. Drivers may need a specific licence. The organisation should check insurance, licence requirements and any restrictions before the activity takes place.

Additional insurance to consider

Professional Indemnity Insurance

If volunteers are involved in giving advice, guidance or professional support to the public, you may want to consider professional indemnity insurance. This insurance can help cover claims for injury, damage or loss resulting from incorrect or poor advice or error. If your organisation has this type of policy, check that volunteers are expressly covered.

Depending on the policy, professional liability insurance may also include issues such as defamation, inadvertent breach of copyright, breaches of confidentiality and loss of documents.

Trustee liability / Indemnity Insurance

It is possible to take out insurance to cover trustees in the case of financial loss resulting from the actions of a trustee. However, this will **not** cover reckless, dishonest or criminal action so is not a substitute for ensuring sound governance and proper oversight.

Product Liability Insurance

If your organisation produces, repairs, installs or sells goods, consider whether product liability insurance is needed. This may include goods such as food purchased through a community café, refreshments at an event, handmade products or donated goods sold to the public.

Special events and one-off activities

If an event is outside your normal range of activity, existing insurance may not cover it. Check with your insurer before running events such as festivals, community street parties, repair cafes, group trips, sponsored challenges or large one-off public events.

If equipment is hired e.g. a bouncy castle, marquee or stage (with or without an operator), check who is responsible for insurance and supervision. Even if an operator is present, the organisation may still have responsibilities. Read and carefully review any disclaimers that need to be signed.

Employer-supported volunteering and placements



Employer Supported Volunteering

Employer Supported Volunteering describes where an organisation supports employees to volunteer.

As the host organisation, ensure that appropriate insurance is in place for employees of external organisations to undertake volunteering activity for your organisation. Also, confirm whether they are covered by your policies, their employer's policies or both.

If a student is on a volunteer placement, the insurance company needs to know as there may be age restrictions, supervision requirements or exclusions that affect your insurance cover.

Practical insurance checklist

- Check whether volunteers are explicitly covered by existing insurance policies.
- Confirm that all volunteer activities, locations and roles are covered.
- Review cover whenever volunteer roles, beneficiary groups or activities change.
- Speak to your insurer before starting new, unusual or higher-risk activities.
- Check whether there are age limits or if any exclusions or high-risk activities apply.
- Keep records of checks for volunteer drivers, including driving licence, MOT and insurance confirmation.
- Ensure volunteers know what activities are covered and who to contact if they are unsure.
- Make sure trustees understand what is and is not covered by trustee indemnity insurance.

Questions to ask your insurer

- Are volunteers explicitly covered under our policies?
- Are trustees covered separately or under the same policies?
- Are volunteers covered off-site, online, outdoors, in people's homes and at events?
- Are there age limits or any exclusions or restrictions on higher-risk activities?
- Are volunteer drivers covered when using organisation-owned vehicles or their own vehicles?
- Do we need additional cover for one-off events, trips or public activities?
- What records do we need to keep to show cover is valid?
- Are the policy limits sufficient for the risks involved in our activities?

Further information



Charities and insurance – GOV.UK



Insurance



Volunteer drivers



Investing in Volunteers