



Volunteer Insurance Policy and Procedures



Applicable to:

All staff and volunteers

2019/20

Date Ratified: April 2019

1. Introduction

Volunteers are important to Chest Heart & Stroke Scotland (CHSS) and their contribution is valued. It is our policy to protect our volunteers as far as is practicably possible and this includes ensuring the appropriate insurance policies are in place.

All volunteers will be made aware of the insurance policy and procedures.

In the course of their volunteering, volunteers may be exposed to a variety of risks including:

- Loss of, or damage to, personal property
- Claims against them for damage to property or personal injury for which they can be held legally liable
- Personal injury or death, resulting from accidents and physical assault

2. Why CHSS provides insurance cover to volunteers

- Adequate and appropriate insurance cover is the main financial provision in the event of accidents to, or by volunteers in the course of their voluntary role.
- Volunteers will be made aware, by their line manager, of the types of insurance in place and the total amount of cover provided.
- Volunteers will also be informed if any restrictions to the insurance cover apply, for example, participating in high risk activities.
- Having adequate and appropriate insurance cover does not absolve CHSS from putting in place measures to minimise risks.

3. CHSS Responsibilities

CHSS will take all reasonable steps to reduce to a minimum, the possible risks listed above. CHSS will take steps to:

- Implement selection procedures that ensure volunteers are appropriately matched with volunteer tasks, based on information provided by them to CHSS .
- Ensure that volunteers are not placed in situations which may endanger their own or other's physical or mental well-being.
- Provide a risk assessment specific to your role to advise of responsibilities of volunteer and CHSS to ensure risk is minimised.
- Provide adequate training, management and supervision, which include giving clear guidance to volunteers on how to report accidents or loss or damage to property.

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- Clearly define volunteer tasks and responsibilities and communicate these to volunteers and paid staff.
- Provide safe and tested equipment and protective clothing as necessary to the task.
- Implement the organisation's health and safety policy.
- Each year the insurance cover in place will be checked to ensure that it provides adequate cover for both volunteers and paid staff.

4. CHSS Legal Liabilities

- CHSS can be held legally liable if it is proven it was negligent or failed to take "reasonable care" to prevent personal injury or damage to property.
- This liability extends to the actions of all employees and volunteers while they undertake a role with CHSS.
- This liability arises from the general duty (also known as duty of care) of all individuals and organisations to avoid carelessly causing injury through the negligent acts of its volunteers, to clients and members of the public or damage to their property, regardless of the size of the organisation, its income or whether it employs paid staff.
- CHSS may also be held legally responsible for death, injury or loss caused by incorrect advice or information given by the organisation.

5. The Appropriate Types of Insurance

5.1 Public Liability Insurance

Also known as third party insurance it provides the organisation with cover in respect of injury, death and loss or damage to property of anyone other than employees that come into contact with the organisation and covers volunteers as they are included in the policy.

It only covers legal liability, so it will not provide compensation where there is an accident that is not due to negligence of the charity or its employees/volunteers.

The limit of indemnity is: £10,000,000

5.2 Employers Liability Insurance

All employers are required by law to take out this insurance to cover employees in the event of accidents, injury or disease. This insurance is also extended to cover volunteers.

The limit of indemnity is: £10,000,000

5.3 Motor Vehicle Insurance

CHSS will ensure that there is appropriate insurance cover for volunteers who drive motor vehicles hired or owned by the organisation.

When volunteer drivers use their own vehicles for voluntary work they must adhere to the CHSS Volunteer Drivers Good Practice Handbook, available on the Volunteer Portal.

5.4 Household Insurance

Volunteers undertaking a role from home must contact their home insurers to advise them of the details.

All charity property will be insured by CHSS.

6. Age Limits for Volunteers

The minimum age of volunteers who can drive mini buses owned by CHSS is 25.

CHSS adheres to the Health and Safety Executives Guidance on Young People and Employment under Work Time Regulations.

Although the guidelines are intended for paid employment of young people it should also be used as an indicator for volunteers.