

INSURANCE

Do you need insurance?

The simple answer is yes. Failure to take out insurance could render committee members personally liable for damages and legal costs in respect of claims for injury or loss. Legal costs in themselves can be huge.

The club also has a duty to its members and people generally to make sure that if the club is responsible for something that has gone wrong, there is money available to at least provide financial compensation.

How can we get insurance?

Insurance policies can be arranged in a number of ways but several umbrella organisations operate schemes specifically designed for youth groups that affiliated members can access. Nottinghamshire Clubs for Young People have a scheme available to members or you can speak to your local insurance broker.

What should we cover?

You will require Public and Employers Liability Insurance* volunteers are treated as employees - with an adequate limit of indemnity which indemnifies all your members and staff for the majority of club activities. There will be some activities which will not be covered within the standard policy and for which additional

cover may be necessary e.g. ballooning, shooting, hang gliding and counselling.

Policies can also be extended or separate cover arranged to provide wider protection for your members. For example Personal Accident insurance can be included to provide cash payments -to members and staff for injuries resulting from accidents occurring whilst on an organised youth club activity.

*you must also display your Employers Liability insurance certificate in a prominent place.