



INSURANCE GUIDE

A Guide to Insuring your Voluntary Organisation

For Groups Associated to BTCV

Public Liability and Personal Accident Insurance

Tools Storage (fire and theft) Insurance

Employers Liability Insurance

All Risk Property Insurance

INTRODUCTION TO OUR SERVICES

BTCV provides an insurance service to a wide and growing range of local voluntary groups. This guide is issued to help groups decide whether our insurance is suitable for their organisation and contains a summary of cover and a handy FAQ section. If your queries are not answered by this guide please do not hesitate to contact us and we will be happy to assist.

BTCV Insurance is available to groups Associated to us through the Group Membership scheme. Insurance cover must run concurrently with Association. Each independent group must hold its own policy as umbrella schemes are not allowed under the scheme.

Cover we provide:

Public Liability and Personal Accident Insurance – cover for injuries to the public or damage to their property caused by the negligence of your organisation. The term ‘public’ means anyone other than an employee, so it includes volunteers, members and the general public

Employers Liability Insurance for groups who employ paid staff.

All Risk Property Insurance to cover groups property other than tools.

Tools Storage Insurance which protects your tools against fire or theft whilst in storage.

Cover is for a 12 month period and must run concurrently with Association. Employers Liability and All Risk Property Insurance can only be taken out in conjunction with Public Liability Insurance. Tools insurance can be purchased separately by groups associated to BTCV.

PUBLIC LIABILITY AND PERSONAL ACCIDENT INSURANCE

Summary of Insurance

Public Liability - Indemnity Limit £5,000,000 (Optional upgrade to £10,000,000)

Zurich Municipal will meet the compensation that you are legally liable to pay for personal injury or damage to property belonging to others, including legal costs. The negligent act is covered whether a Committee Member, Director, Trustee or Volunteer commits it. The policy operates in respect of all conservation activities that you have told Zurich Municipal (via BTCV) about.

Cover is provided for products, including food sold or supplied by you. The provision of design, advice or management services for others is excluded. Separate professional indemnity insurance may be required if you provide these services.

With Court awards to individuals running into £ millions, very few organisations insure for less than £3 million. Because claims can involve more than one person, many are now seeking a minimum limit of £5 million. A limit of £5 million is provided under the Zurich Municipal scheme and an additional top-up is available to increase the limit to £10 million if your group wishes.

Please be aware that no cover is provided for gradually occurring pollution or for claims arising from the use of motor vehicles or boats.

Personal Accident

Zurich Municipal will pay the agreed monetary benefit to your group if anyone in your group sustains bodily injury by accident or assault whilst engaged on your official activities including direct travel.

Under this policy a fixed sum (Capital Benefit £20,000) is paid in the event of death, loss of limbs or eyes or permanent disablement. There is a scale of compensation that provides a percentage of the capital benefit for certain disabilities, such as loss of hearing, individual toes, fingers, etc.

For all members of your group, apart from children, there is a Weekly Benefit (£50) paid for up to 104 weeks. This weekly benefit is for those who might suffer a temporary total disablement.

The death benefit for those under 18 years of age and who are still in full time education is £7,500. For those over 75, any cover is limited to payment for death, loss of limbs, eyes or permanent total disablement with a maximum benefit of £10,000.

The policy does not pay more than £2 million in respect of everyone insured under a single policy arising from a single accident.

There is access to a free legal helpline as part of the policy offering total peace of mind.

An Insurance schedule and full policy document will be sent once your application has been approved.

BTCV will accept applications from the following types of group as part of this scheme;

- Allotments
- Animal Welfare
- Beach Care
- Cemetery groups
- Civic Society
- Community Health Project
- Community Regeneration
- Community/Village enhancement works
- Composting Schemes
- Environmental or geological survey work
- Environmentally sensitive management of natural resources or environment
- Fossil Society
- Habitat Management (for endangered species such as Bat or Badger Protection Groups)
- Heritage (smaller scale heritage projects, not large restoration schemes)
- 'In Bloom' Groups
- Lock Preservation groups
- Millennium Greens
- Natural History Society
- Nature Reserves (less than 25 acres)
- Organic Gardeners/Organic Market (excluding commercial ventures)
- Pocket Parks
- Re-cycling (community based, not for profit)
- Residents Associations (for their conservation/environmental improvement work)
- Tidy Britain Groups
- Walking Groups (a separate scheme is available)
- Woodland management

Meetings, fund-raising, publicity, and public awareness events will be included for the purpose of achieving the above.

The following categories of group remain excluded. They can, however, contact BTCV for details of how to obtain a quotation from Zurich Municipal.

- Adventure Playgrounds
- Angling/Shooting
- Tools Clubs
- Groups that are part of parent organisations (like Groundwork or the Wildlife Trusts)
- Parish Councils
- 4 x 4 Clubs.
- Individuals
- Profit making organisations
- Skate Parks
- Mountain Biking or BMX Clubs
- Footpath construction groups

EMPLOYERS' LIABILITY INSURANCE

Increasingly more and more groups are securing external funding, allowing them to employ staff. Employers' Liability Insurance covers your organisation's liability for work-related injuries to employees and is compulsory by law.

We can offer Employers' Liability Insurance, underwritten by Zurich Municipal, up to a maximum of 5 employees (or part time equivalent). The BTCV Employers' Liability Insurance provides £10 Million pound worth of cover and costs start at £145.50 per annum.

Unpaid staff are classed as volunteers. Zurich Municipal state that '*Volunteers do not fall within our definition of an employee*'. If you take out Public Liability and Personal Accident Insurance with BTCV this will provide cover for your volunteers.

Tools Storage Insurance

BTCV operates a self insured tools policy. Tools can be insured to full reinstatement value against fire and theft. **Cover only applies while the tools are locked up** in a location previously declared to BTCV's Insurance Department. The insurance must run concurrently with BTCV Association. Please read the application form for details of the exclusions and excesses of the policy. Cover starts at £26.50 for £1000 worth of non-power tools insured. We cannot insure computer / office or electrical equipment on this policy.

All Risk Property Insurance

'All Risks' property insurance covers any items (excluding tools) that you want to insure on a 'new for old' basis. 'All Risks' cover will indemnify you up to the sum insured selected for any loss, damage, theft or accidental damage. This cover is not restricted to any one location so you are insured anywhere within Great Britain. Property insured on the policy will have automatic cover for Public Liability indemnified under Section A of your combined policy. Cover starts from £18.55 for £1000 worth of property.

THE APPLICATION PROCESS

Groups can apply for Association and Insurance at the same time, by downloading the forms from our website www.btcv.org/shop . Please provide as much detail as possible when completing the application and give us a daytime telephone number or email address where we can contact you should we have any queries.

If you require a quote please forward the forms making sure you note that you only require a quotation at this stage. We aim to provide a written quote within a week.

If you are sure of the insurance that you require you can calculate the premium on the form and send that application along with a cheque made payable to BTCV. Applications are usually processed within 3 working days although during busy times (summer) this may take up to 2 weeks. We will always endeavour to process urgent applications as soon as possible so please let us know if your application requires immediate attention.

FREQUENTLY ASKED QUESTIONS

Association and Insurance requirements

What criteria do we need to meet to become Associated to BTCV and take out Insurance? Your groups aims must not conflict with those of BTCV's. To take out the insurance you must be an independent, not for profit organisation involved in one of the activities listed, with an income of less than £120,000 and no more than 5 employees (or full time equivalent)

Do Associated Groups have to take out BTCVs Insurance? No, we recommend that all groups hold Public Liability Insurance, but it does not have to be taken out with us.

Can a group purchase insurance from BTCV if they are not Associated to BTCV? No, only groups Associated to BTCV can purchase BTCV insurance.

How much does it cost to Associate? Currently £38 per annum.

What can happen to a group if they do not have insurance? If the group are liable at law, action could be possible against the trustees or organising committee and they would have to arrange their own defence in the absence of a public liability policy.

Insurance costs

What does BTCV charge for its' Insurance? The minimum Public Liability and Personal Accident Insurance cost is £102.38, of this BTCV receives a £39.50 administration fee. Zurich Municipal receives £59.32 and there is a 6% premium tax.

Can we get a grant to assist us with the cost of our insurance?

Please contact BTCV for information about possible sources of funding and whether your group may be eligible for the Chestnut Fund start up grant (for new groups) of £150 towards insurance.

FAQ's

An Associated Group with BTCV insurance, offer an affiliation service (free of charge) to independent parish and community groups through their 'Parish Environment Scheme'. Is this allowed under BTCV's rules?

Although Groups may choose to affiliate to other groups, they can not benefit from the insurance of another group, where that insurance is provided by BTCV. In fact it is illegal for that group to resell it.

Our group runs two separate projects each Sunday, involving a total of 40 volunteers. Would BTCV insurance provide cover for both projects?

Yes, provided that the activities did not differ from the information declared on the insurance application form and did not take the groups number of project days over those declared.

BTCV has helped several local community and conservation groups get started, but no longer supervise, manage or own them. Because they are now independent groups do they need to purchase their own insurance?

Yes

If a group consists of a number of individual volunteers working in different locations e.g. Tree wardens, footpath wardens, who may each have small groups of local volunteers to help them, can the wardens be regarded as comprising a group for Association purposes?

Yes. However, once the local group takes on a permanent existence (with its own management committee, constitution and bank account), it will be expected to associate separately for insurance purposes.

Will BTCV insure commercial organisations?

No, only groups of volunteers, and non profit making organisations.

If we are insuring tools under the tools storage insurance, what precautions against theft should we be taking?

One key test in measuring your tool store's security is to imagine that you have lost the key and ask yourself 'how would I get in?' If your doors and window frames are rotten or weak, could they be forced open? Consider what security measures are in place – alarms, padlocks, security lights etc. Remember that a claim will only be considered if there is evidence of forced entry to the tool store and a crime reference number has been issued.

FAQ's

Stores in remote locations should have reinforced doors and windows with grills fitted, be made of substantial construction and have suitable strengthened locks and hinges. In addition, security screws are now available that can not be unscrewed.

Equipment can be post coded using bright yellow paint on hand tools or etch and weld imprinting on chainsaws and brushcutters. A little thought and expenditure now, can save considerable time, expenditure and distress in the future. Remember that most thefts involve forced windows, jemmed locks and doors, padlocks cut or hinges sawn through. Action now can prevent or at least deter these types of incidents.

Why not ask your local crime prevention officer to visit your tool store and make recommendations. S/he can be contacted at your local police station and will visit free of charge.

Is our group covered for working up ladders?

Yes, you are covered. However the insurers expect common sense and reasonable care to be taken. Please let us know if you will be working at heights of over 5 metres.

Is our group covered for meetings, educational, publicity, coffee mornings, open days, stalls at fayres, selling produce etc?

Yes. Cover is operative within the definition of insured persons (members of the group) whilst involved in your group's activities, e.g. fundraising towards the group's activities. However cover is limited to an attendance of up to 500 people on site at any one time. Larger events can be quoted for. If you are organising a fete/fayre you are only insured for your own liabilities and should advise/ensure that other stall holders and organisations present have their own insurance.

If we use hazard warning signs (available from BTCV), and thereby acknowledge a potential hazard, are we invalidating our insurance or leaving ourselves open to claims in the event of an accident involving a member of the public?

No, displaying warning signs does not in any way invalidate the liability cover. Our insurers would support the action taken to reduce potential risk

FAQ's

Are we covered for damage to the group's property?

The All Risk Property insurance has been designed to cover all of the group's property against theft, loss or damage. There is no cover for property on the combined or small group policies.

Are volunteers who are not formal members of the group, but who join on from time to time, covered by the policy?

Yes provided they are volunteering on your behalf. We would advise that you make a record of who takes part on a task day, try and ensure that more experienced members of the group supervise new members and that everyone involved is aware of the risks and has suitable safety clothing/equipment.

Will BTCV insure groups who have paid members of staff?

Yes. You have a legal requirement to possess Employers Liability Insurance where members, wardens or officials have a contract of employment or are in receipt of payment for their duties (over and above volunteer expenses) BTCV can provide you with this cover, but any recognised policy is acceptable.

Are battery powered or mains rechargeable screwdrivers and drills considered power driven?

No, they present a lower level of risk. Only engine, mains, petrol or generator driven hand held equipment is considered power driven.

Are subcontractors covered by BTCV insurance?

Only if they are working voluntarily (paid expenses only-we would expect expenses to be no more than £50). If they are being paid they will need to have their own insurance cover.

Are we covered for administering first aid?

Yes, public liability extends to cover first aid whether qualified or not. It would not be a person's intention to do harm.

We will be working with special needs volunteers; do we need to notify you?

BTCV's insurance does not differentiate between or exclude any particular group from the cover. All that we ask is that groups carry out risk assessments for all activities, which should take into account the abilities and needs of their volunteers.

FAQ's

What safety precautions are a group expected to take?

- i) Instruct all volunteers in safe ways of carrying out work.
- ii) Educate volunteers about the dangers of each type of tool they and other members of the group will be using.
- iii) Follow the manufacturer's safety and operating instructions applicable to those tools.
- iv) Ensure appropriate protective clothing and safety equipment is worn
- v) Follow good practice Health and Safety techniques for the specific activity.
- vi) We advise that all groups obtain a copy of the Health and Safety Overview and other BTCV literature, and work to the precautions laid out in them. Your local BTCV office will assist associated groups with general or specific Health and Safety questions.
- vii) Carry out risk assessments

What supervision ratios are advised when working with children?

Children under 4 should not take part in practical conservation work

Children age 4 to 8 must be supervised by one adult to five children.

Groups should not take direct responsibility for children under the age of 8, they should be accompanied by a parent or guardian whenever possible (or teacher/leader in the case of group activities).

Children age 9 to 14 must be supervised by one adult to every 8 children.

Never allow an adult volunteer to work alone with a young or vulnerable person.

You should also have parental consent for them to be with you, for them to be carrying out conservation work and for emergency treatment at a hospital or doctors, should it be necessary.

Children aged under 14 must not use edged tools.

Appropriately sized safety equipment and clothing should be made available and risk assessments must cover the fact that children are taking part.

Are we insured for using riverboats?

Insurance would apply whilst engaged in conservation or conservation related activities aboard a water vessel up to 5 metres in length. There is however, no provision for damage to the boat or other boats caused by the boat you are on. This will need to be covered by a separate marine policy, which should be held by the owners of the craft

FAQ's

Can anyone use chainsaws on the project if we have paid for the chainsaw insurance?

No. Only operators with a valid BTCV Chainsaw Permit are insured to use a chainsaw under BTCV insurance. For details of how to obtain a permit, please contact BTCV on 01302 388834

Are we insured to hire a bouncy castle at one of our fundraising events?

No but you can purchase additional cover for the use of bouncy castles. For details please contact BTCV on 01302 388834.

Can we have bonfires?

The insurance covers you for small bonfires to burn cuttings, which are a result of your conservation activities. You must carry out a risk assessment.

Can we hold a fireworks/bonfire event?

You would need to take out extra cover for bonfire parties and firework displays with no more than 500 people attending and follow the Dti guidelines on Firework Safety, please contact BTCV for up to date information.

Are we covered for a program of walks/walking events?

Only if your main activities during the year are practical environmental improvement tasks. Walking groups can apply for our alternative insurance scheme. Please contact BTCV for further details.

We are a Tenants and Residents Association, and as well as practical conservation tasks such as litter picks, we have a community house where we hold a playgroup and classes available to the local residents. Can all of this be covered under our Public Liability and Personal Accident insurance?

Yes as the building is under your group ownership or lease then the public liability extends to those visiting and using the building, however the building and contents will not be covered on this policy. For clarification of what is and is not covered please contact BTCV on 01302 388834.

FAQ's

We are planning to install some children's play equipment in our park, how does this affect our insurance?

The underwriters have agreed that groups who are responsible for play equipment can be covered under the public liability insurance but only if their main activity is environmental improvement and not the provision of play equipment. You must however inform us of the type and scale of the equipment before we can give out final approval. Groups must ensure that the equipment is regularly inspected and maintained. The equipment itself could be covered under the All Risk Property Insurance. For further guidelines please contact BTCV on 01302 388834.

We do not carry out any practical tasks are we still eligible for the insurance?

Yes as long as you meet the criteria. We have an option to cover your group with Nil project days. The cover starts from £62.88 but must be upgraded to include project days before any active conservation work is undertaken. This can be done at any time during the policy year and will be calculate on a pro-rata basis. Mid-term amendments may be subject to a £10 administration fee.

How to make a claim

Please contact BTCV's Insurance department during office hours as soon as possible after the incident. Or leave a message.

Tel: 01302 388834

Alternatively. Fax or email notifications are acceptable on

Fax: 01302 311531

Email: j.marlow@btcv.org.uk

A claim form will be despatched on the same working day.
No admission of liability should be made or discussed with third party claimants