

Insurance

We want to ensure that all our volunteers are adequately covered under our insurance policy, therefore it is important that all volunteers and members who are carrying out any volunteering activities are registered with us and listed on our database.

Insurance cover is provided for volunteers providing they are acting within the remit of their role.

All volunteers under the age of 90 undertaking authorised volunteering roles are covered by our Public Liability and Personal Accident Insurances. Branch officers and committee members acting in the name of the Association are 'authorised volunteers', as are Association Visitors, (AV) and branch members undertaking administrative, publicity and fundraising activities. Personal accident cover is not provided for volunteers over the age of 90 and volunteers when reaching this age must therefore be aware that they do this at their own risk. Cover for all volunteers aged over 75 excludes permanent total disablement.

Association Visitors are also covered by medical malpractice insurance providing, again, they are acting within the remit of their role. Therefore this means if an AV is giving advice they should make it clear that they are doing so in their role as an AV, and not in a personal capacity.

The Association's Insurance Policy sets out our cover in relation to:

- Branch property – what is and is not covered
- Loss of money – levels of cover
- Branch events – whether held in volunteers' private homes or public venues

Volunteers are strongly advised to familiarise themselves with the policy. Please contact the Volunteering Team for a copy.

Insurance guidelines for branches/groups/volunteers

Our policies include cover for the following:

Property

- Items of equipment that are covered include items in the fixed asset register held at David Niven House or on the branch register and unspecified medical aids up to £50,000 in any one location. This cover is on a new for old basis and subject to an excess of £100 per claim
- All promotional equipment-display stands, fixtures, fittings and exhibits whilst at fundraising events, exhibitions, conferences or seminars up to £4,500. Each

- claim is subject to an excess of £100
- Branch office equipment e.g. computers, photocopiers. Branches should inform the Finance team at David Niven House of all such equipment to ensure insurance cover
 - Association stationery and goods for resale that are stored in private homes are not covered. They should be covered however by the individual's house contents policy.

Loss of Money

Any Association money lost or stolen from the private home of a branch officer or Association Visitor is covered up to £1,000.

For more information contact the Volunteering Team:

Phone: 0345 6044 150

Email: volunteering@mndassociation.org

Website: www.mndassociation.org/volunteerzone



Last updated – January 2014

Liabilities

Public Liability

Indemnity is limited to £5,000,000 for any one occurrence. The third party property damage excess is £100. Letters confirming our cover are supplied annually at renewal in April to all branches and groups. Public Liability Insurance indemnifies the Association and its branches against those risks which are the responsibility of the Association. It does not and cannot cover the Association against risks which occur as the result of another party's negligence. If for example, a volunteer or branch/group member decides to hold an event in a private home or in a public building and injury is caused by a roof slate falling on someone's head, then the liability rests with the property owner. Most household and property insurance policies include cover for such an occurrence, however, we recommend that branches and groups check this with the property owner when organising events. There may be occasions when the property owner's insurance company may levy a small additional premium to cover the event and this would be one of the expenses arising from the event.

Product Liability

Indemnity is limited to £5,000,000 in any one period of insurance.

Employers Liability

- Indemnity is covered for all MND Association authorised volunteers up to £10,000,000 any one occurrence
- Branch officers and committee members acting in the name of the Association are "authorised volunteers", as are branch members undertaking administrative, publicity and fundraising activities
- Unless prior agreement is provided by the insurers there is no cover for fundraising events other than the following: anniversary parties, conferences, seminars, exhibitions, training courses, jumble sales, bazaars, street parties, village hall / local theatre productions, recitals or concerts, coffee mornings, baby show competitions, bring and buy sales, garden parties, dances (but not disco/night club), flower shows, craft fairs, golf days, tin shakes, fun runs and walks (subject to satisfactory completion of medical questionnaire and provision of first aid facilities)
- If you are unclear whether an event will be covered, contact the Finance Team finance.team@mndassociation.org 01604 611801 for clarification well in advance of the event. Often the events organiser or property owner has insurance to cover such events and branches and groups are recommended to check that this is the case again well in advance of the event.

Personal Accident

Personal accident and/or assault cover is provided for volunteers to the age of 90 whose activities are authorised by us whilst undertaking duties on behalf of the Association. Volunteers over the age of 90 can, if they wish to, continue to work for the Association but must be aware that they do so at their own risk. Cover for volunteers aged over 75 excludes permanent total disablement.

Charity Indemnity Policy

This policy covers the wrongful acts of staff and Trustees or Branch Officers (but excludes volunteers) when carrying out Association duties, except “medical malpractice” (see below). The cover is for £1,000,000 in aggregate (i.e. for any number of claims) for the 12 month policy period.

Medical Malpractice (Homecare Combined Policy)

This covers staff and volunteers in relation to advice or care given in connection with the Association’s purposes. It excludes medical practitioners, e.g. medical doctors. The cover is £2,000,000 in aggregate for a 12 month policy period. This cover is only valid when staff or volunteers are acting within the remit of their job or role description. Association visitors are advised, therefore, to ensure that when giving advice they make it clear they are doing so on behalf of the Association and not in a personal capacity.

Volunteer Drivers

- Volunteer drivers must inform their own insurers that they are using their vehicles for voluntary work for the Association and also if they are transporting people with MND. If the vehicle insurance premium is increased as a result of any amendment made to the policy, any additional costs can be claimed from the Association (either from the branch or David Niven House)
- It is the responsibility of the volunteer to ensure that vehicles comply with the law, and are in a safe and roadworthy condition and suitable for its purpose.

If you have any queries regarding insurance, please contact:

david.phillips@mndassociation.org or call 01604 611808