



KTIB

Insurance Brokers

VOLUNTEERS

Is there a guide for best practice and legal requirements?

Volunteering England has a 10 step quality standard. They are an independent charity and membership organisation, committed to supporting, enabling and celebrating volunteering in all its diversity. They publish a book on volunteering and the law which is available to download for free from www.volunteering.org.uk

What should a volunteer agreement include?

These agreements are helpful to define what the volunteer should do and set boundaries of expectations, but avoiding terms implying contractual obligations. The government website Justice has a template for volunteer agreements.

Managing a volunteer's enthusiasm and directing their energy in the desired way does require skilful oversight, either by an employee or an experienced volunteer with a proven track record.

People can get carried away and mistakes are often made. Our view is that you need to set out to volunteers what the parameters of their role are. This should be recorded in writing, agreed with the volunteer and preferably signed and dated. Having this information documented could help your insurer defend your position should an incident arise where a volunteer is injured and it involved activity outside of the agreement.



WINNER

An **InsuranceAge** event

Do we have to get volunteers DBS checked?

In general, charities involved within regulated health, child and adult social care services have to ensure that all staff including volunteers who come into contact with children and/or vulnerable adults have a satisfactory DBS check. More information on DBS checks can be found on www.gov.uk.

Do we have to insure volunteers?

Legally speaking you do not have to. However, doing so can protect the charity if a volunteer brings a claim against you and, equally as important, can offer the volunteer the same protection as one of the charities employees should a claim be made against the volunteer.

There can be situations where the law regards a volunteer as an employee. This can be complicated and lead to disputes with insurers so it is always best to have volunteers included within the policy definition of employees.

KTIB will always ensure that the Liability cover arranged on behalf of the Charity automatically extends to cover all volunteers.



If you would like to discuss your insurance requirements, please contact Ian Stone:

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