

Julie Earp

From: Mark Alexander <mark.alexander@cameandcompany.co.uk> on behalf of Local Councils <UK.Stackhouse.Local.Councils@ajg.com>
Sent: 29 January 2021 14:22
To: Julie Earp
Subject: RE: Ilminster Town Council: insurance for volunteers
Attachments: Volunteer policy document (002).doc

Hi Julie,

Thank you for your email.

There are no limits on the number of volunteers allowed to be working on behalf of the Council at any one time or in total. Therefore, assuming the latest Government advices and measures in relation to COVID-19 and social distancing are adhered to and as long as a volunteer is working for, or on behalf of the Town Council, with the Council having control of their duties and therefore accepting responsibility for their actions, our policy will provide cover under the following sections of the policy:

Employers' Liability - £10m

This cover will protect the Council should a volunteer sustain an injury during the course of their duties and can successfully prove that the Council has failed to provide an adequate duty of care towards them.

The Council should ensure they are competent to carry out the tasks expected and that they have access to the correct tools as well as suitable clothing/protective equipment e.g. high vis jacket.

Personal Accident

If aged between 16 and 90, they will be automatically covered under this section. There is a sum payable of £100,000 in the event of an accident causing death, loss of limbs or sight or permanent total disablement. A £500 weekly benefit is payable for a maximum period of 2 years should the accident prevent them from pursuing their usual occupation.

Public Liability – £10m

This section of the policy will operate should the Council be found legally liable for any work undertaken by a volunteer that leads to loss, injury, illness or damage being sustained by a member of the public.

A risk assessment should be carried out by the Town Council for each activity, with any increased risks or issues identified acted on accordingly, with written evidence kept on file. I have attached a template document which should help with not only the risk assessment but also provides general volunteer guidance. Whilst not a policy condition, it would also be prudent to record the details of each volunteer and obtain their written consent for the duties expected of them – the attached document also has a one page template to assist with this.

I trust this clarifies but please let me know if you have any further questions.

Kind Regards

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Gallagher continue to support our staff by maintaining a home working or agile working environment for those who require it.

As such our working hours may fall outside of the usual 9-5 but we will endeavour to provide our usual excellent service during these unusual times for all and respond as quickly as we are able to.

From: Julie Earp <deputy.clerk@ilminster.gov.uk>
Sent: 29 January 2021 10:07
To: Mark Alexander <mark.alexander@cameandcompany.co.uk>
Subject: Ilminster Town Council: insurance for volunteers

[EXTERNAL]

Good morning Mark,

I've been asked to find out about the current insurance we have for volunteers. I've looked through our documents, but I haven't found anything relating to any restriction on the number of volunteers. I have a vague recollection of completing the form last March with a suggested number of 15 volunteers, but I'm not sure.

Our question is, how does the insurance work? Does the insurance cover 15 volunteers working at any one time, even if we had 100 volunteers? As an example, if we had a group of 8 volunteers who take down the Christmas Lights together, and another group of about 10 volunteers who do some litter-picking at the same time, does that mean that 3 volunteers wouldn't be insured?

We've had a question about setting up a volunteer group to help in our nature reserve, and wondered if we need to increase our insurance cover for volunteers.

Your advice will be gratefully received.

Kind regards,

Julie Earp
Deputy Town Clerk
Ilminster Town Council
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