

Insurance

Any activities that you carry out as part of Big Local need to have insurance cover. In most cases, this will be provided by your locally trusted organisation.

However, there may be occasions when activities or events that you want to organise - as a group of volunteers or as the Big Local partnership - will not be covered by your locally trusted organisation. In this case, you will need to organise your own insurance. These notes provide some guidance.

Your locally trusted organisation and insurance

If you are carrying out activities or events that are within your Big Local funding proposals (Getting Started/Getting People Involved, Pathway, Creating your Big Local plan or Big Local plan) then your locally trusted organisation is responsible for ensuring that appropriate insurance cover is in place. This responsibility is included in the signed funding agreement between Local Trust and your locally trusted organisation for the activities that are to be funded.

The funding agreement states that:

“you [the locally trusted organisation] must have adequate and appropriate insurance in place at all times which covers any assets you have purchased and employee and public liability”.

Your Big Local partnership and insurance

If volunteers or others are running activities outside of Big Local that are not in the proposal forms, then you may not have the insurance in place to cover yourself and your activities. This will depend on various factors, including:

- where the activity/event is taking place (e.g. community centre or public land)
- who is organising or part organising the activity/event (e.g. local authority staff).

Some types of events and activities that you might want to carry out are litter picks, fun days, street parties, a visit to the seaside, or a gardening club – activities that are not being delivered by your locally trusted organisation.

Work with your rep and locally trusted organisation to determine the level of insurance cover you need for Big Local activities. If this is not already in place through your locally trusted organisation, you need to take a policy out to cover your activities.

If you do need to buy insurance you should make sure that you are covered for any claims that may be brought against you:

- if a volunteer should become injured
- because of the actions of a volunteer (for instance, if a volunteer adviser gave negligent advice).

You can use your Big Local funding to get the insurance you need.

Are we covered by Local Trust?

No. Local Trust has insurance but it does not cover activities that take place in Big Local areas because we are not in charge of or in control of your activities.

Getting insured

Some research can help you decide what type of insurance you need. Here are two current examples of insurance - for individuals, your group and/or the Big Local partnership - which could provide the cover you need.

Zurich's [My Community Starter](#) provides group cover for up to 10 organisers and 50 participants in total for an annual fee of £79.50 (including Insurance Premium Tax at current HMRC rate). Under this policy, the group would be covered against damages and claimant costs and expenses arising from:

- accidental bodily injury including death, illness and disease
- accidental damage to third party property as a result of a negligent act; or accidental error or accidental omission
- associated environmental clean-up costs, up to £1m (where you are at fault).

The Conservation Volunteers (TCV) offer members of the Community Network access to [community group insurance](#) through a scheme with Zurich. They also offer advice and support.

This document will be developed over time with input from the people using this material.

If you have thoughts on how this document can be made more useful for you, particularly if you live in one of the Big Local areas, please let us know.

Local Trust

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The endowment for the Big Local programme is held by the Big Local Trust and overseen by Local Trust. The Big Local Trust was established by the National Lottery Community Fund with a National Lottery grant of £196,873,499.

If you need this document in other formats or a community language please get in touch with Local Trust and we will help you.

Published by Local Trust, July 2015

Local Trust company no. 7833396, charity number 1147511

Big Local Trust charity number 1145916

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