

The Nextdoor Nature Hub

Insurance for Local Groups

Types of insurance for local groups. What is insurance, why do you need it, and how do you get it?

This is not formal insurance advice.

Insurance is a small amount of money that you pay to an insurance company. If something goes wrong, the insurance company should help you.

Insurance has two aims.

- It helps you, staff, and volunteers if something goes wrong.
- It helps the public if something goes wrong.

But insurance on its own won't stop things going wrong. You must start with a 'risk assessment' and 'risk management.' Find out more about risk assessments in our other resources.

You might not need to have insurance. When your group first starts, you can tell everyone that they are working at their own risk. But you still need to do a proper risk assessment, and you might still be in trouble if something goes wrong.

Another organisation's insurance might already cover you. It is up to you to check if you are covered, and they will ask to see your risk assessment.

Your local council might cover you with their insurance. Speak to them to find out what they need, and what they will cover.

There are different types of insurance. Use this checklist to help you understand what you might need:

- Do you have volunteers, or do you interact with the public? You will need 'public liability insurance.'
- Do you have employees? You will need 'employer's liability insurance.'

- Do you have cars or other vehicles? You will need 'motor insurance.'

It is less likely you will need these other types of insurance:

- Do you have a board of trustees? You might need 'financial and administrative liability.'
- Do you have buildings and contents which need protecting? You will need 'material damage insurance' or 'buildings and contents insurance.'
- Do you hire out your premises to other groups? You will need 'hirers' liability insurance.'
- Do you deal with money? You could need 'money/financial insurance.'
- Can your organisation run if your building is damaged? You could need 'business interruption insurance.'
- Might you need legal help? You would need 'legal expenses insurance.'

The National Council for Voluntary Organisations (NCVO) has lots of help [on the website NCVO \(https://knowhow.ncvo.org.uk/organisation/operations/insurance\)](https://knowhow.ncvo.org.uk/organisation/operations/insurance)here. (<https://knowhow.ncvo.org.uk/organisation/operations/insurance>).

Remember: it's quite simple to set up your insurance, and often it's reasonably cheap. It can be a legal requirement to have insurance, so don't try to avoid it.