



Key facts regarding insurance arrangements for Supporter Groups

The Trust's insurance policies cover 'all officers, committee members, members and volunteers of National Trust Supporter Groups (inclusive of Centres, Associations, Friends and other property volunteer groups, National Trust Volunteer Groups and Advisory/Management Committees)' when they are taking part in group activities for the benefit of the National Trust.

People who are participating in your programme and who are not members of the group are only covered under the Trust's public liability cover subject to legal liability being proven.

Public liability insurance

This policy operates to protect the supporter group against negligent incidents for which they are 'Legally Liable' which result in claims made where injury or damage is caused in the course of an activity organised by the supporter group for the benefit of the Trust. This has a broad meaning covering usual activities of the supporter group where it organises or invites people to be involved. In the case of supporter groups these include meetings, talks, visits, walks, coffee mornings, lunches, dinners, concerts, and other volunteering activities. Organisers of such events are expected, as part of their preparations, to have carried out and recorded a risk assessment and a reconnaissance visit if appropriate. Any legal liability claims made against the supporter group for personal injury or property damage caused as a result of a supporter group activity, either by members of the public, group members or by staff/volunteers, would be dealt with under this policy. **There are no age restrictions in respect of such a claim.**

This is a recent quote from the insurance office '*In order for there to be any liability, the person making the claim would need to prove that the National Trust is legally liable. If they are able to do that, insurance cover will then apply.*'

Discretionary personal accident cover

The Trust has in place personal accident cover for people who are injured while undertaking voluntary activity for the Trust. This can enable, **at the Trust's discretion**, a cash benefit to be claimed for an injured supporter group member/volunteer, regardless of who may be liable, if any financial hardship can be demonstrated. This policy is independent of any claims that may be made under the liability insurance.

This policy provides cover **from the age of 10, up to and including the day of an individual's 80th birthday [Amended in 2019 to 90th birthday]**. The Trust has negotiated extended cover for volunteers, including supporter group members, up to this age. The usual age limit for this type of insurance is 70 or 75 years old. Insurers will generally not provide personal accident cover beyond these ages. They consider the risk of accident too high, recovery periods can be prolonged and there is usually no direct loss of income associated (e.g. being off work). The Trust is unable, therefore, to arrange personal accident cover beyond an individuals' 80th [90th] birthday at the present time.

How to share this guidance

Supporter groups must not put themselves in the position of giving financial / insurance advice to anyone. That would require the supporter group to be registered and authorised by the Financial Services Authority. What is permitted however is for supporter groups to give volunteers information on the age and financial limits to the Trust's insurance cover to enable people to make an informed choice on whether to make additional insurance arrangements. Please do not offer any interpretation of the wordings to your membership in your newsletters and other communications. Only information issued by the Insurance Office or the Business Support Contact can be used.

Additional notes

NB. These are extracts from Guidance note 5, which can be found on the Yahoo Forum

- The Trust does not provide insurance cover against accidental loss or damage to personal possessions. Such claims should be directed towards the individual's personal household contents insurance policy.
- The Trust's insurance policies do not cover eventualities that take place outside the United Kingdom.
- It is expected that supporter groups will arrange, book and purchase all supporter group holidays abroad through a travel agent or tour operator which is fully bonded (ATOL/ABTA) or has other arrangements in place to protect your members interests (e.g. insurance or a trust fund).
- In respect of arrangements for trips within the UK including an overnight (s) stay there is public liability cover provided for supporter groups.
- However you organise your holidays for your supporter group please note that your members would be wise to take out travel insurance, (for instance against cancellation, loss of luggage and loss of personal effects) especially when travelling abroad. There is no cover in respect of travel insurance to be had for supporter group members under the Trust's insurance and this must be arranged independently with the travel agent or tour operator or the member direct with his/her insurer. Supporter groups are not authorised under the Financial Services Authority to give specific advice on any insurance matter.
- The Trust's insurance does not cover the hire of vehicles by supporter groups. Insurance for such activity must be taken out by the supporter group at the time of booking the vehicle with the hire company.
- The Trust's insurance does not cover a supporter group member giving a fellow member(s) a lift in their private car to participate in a supporter group activity. Members who do this should check with their own insurance company that this is in order and ensure that they have adequate cover in place.

Please note: We are not qualified to give advice on insurance but this information has been extracted from the guidance notes provided on the Yahoo Forum, where the full notes can be found. If further guidance is required we advise all supporter groups to seek independent professional advice from a qualified insurance practitioner.

For further assistance on insurance, please contact me (██████████)* in writing and your query or concern will be forwarded to the Trust's Insurance Office.

*Contact details can be obtained from PANT's Secretary

Created on 11/07/2012