

## **Volunteer Insurance Guidance**

Diabetes UK is committed to ensuring the well being of all its volunteers. All volunteers at Diabetes UK are covered by Diabetes UK public liability insurance (also known as third party insurance)

### **Public liability insurance**

Public liability insurance generally covers anybody other than employees who come into contact with the organisation.

This includes volunteers covering them against loss or injury caused by negligence of the organisation. It also protects for loss or damage to property caused through the negligence of someone acting with the authority of the organisation which includes the actions of volunteers.

At Diabetes UK there is not an upper age limit for our volunteers and so this does not have any repercussions in terms of insurance cover for the organisation or its volunteers.

### **Directly managed volunteers**

Volunteers who are directly managed and volunteer in Diabetes UK offices are covered by public liability insurance.

### **Volunteer networks**

Diabetes UK public liability insurance cover also extends to events organised by various groups of Diabetes UK, eg local group activities but not to any considered hazardous.

Local groups receive a copy of the public liability insurance at the beginning of each year outlining exclusions and hazardous activities not covered.

If you require insurance cover outside that shown, or have any queries as to whether the activity you wish to undertake is covered, please contact the Volunteer Development team. Cover outside the normal range of the organisation's activities may require an excess premium, which will be charged to groups. Groups are encouraged to obtain quotations from local brokers for comparison and are free to use whichever is cheaper.

### **Further information**

Volunteer Development team or Head of Finance - 020 7424 1000