

Insurance for branch meetings and events – FAQs

1. Does the RSB have Insurance cover for volunteers who organise RSB events / activities or represent the RSB at events?

Yes. Anyone volunteering for the RSB is classed as an Employee and is covered under the [Employers Liability Insurance](#). The RSB also has a [Public Liability Insurance Cover](#) for volunteers.

2. What type of events are covered by the RSB Public Liability Insurance cover for volunteers?

Public Liability Insurance covers Third Party Injury or Third Party Property Damage caused by RSB volunteer(s) negligence during the operation of their business.

Insurers advise that risk assessments should always be carried out for any activities undertaken. Event organisers should also obtain details of any Third Parties Public Liability cover where appropriate. As a minimum the RSB insurers need the name of the Third Party Insurer, the policy number, start and end dates and limit of liability.

The only Condition that would apply is the [Fundraising Events, Activities and Exhibitions Endorsement](#) on the policy schedule. If anything is excluded by this clause, please refer the activity to Head Office who will contact the Insurers on your behalf. In addition, all activities involving children, where they are in the care of the Insured, must comply with the RSB's [Safeguarding Children Policy](#).

3. What type of events / activities are not covered by the RSB Public Liability Insurance for volunteers?

- Events / activities that have not been risk assessed prior to the event / activity by the RSB organiser / participant
- Events at venues that do not have their own Public Liability Insurance or their insurance cover does not fully cover all the public liability required
- List of exceptions detailed in [Fundraising Events, Activities and Exhibitions Endorsement](#) on the policy schedule

Please note that this is **not** an exhaustive list. Please check with Head Office if you have any queries or concerns, so we can contact the Insurers for advice.

4. Does the RSB Insurance cover volunteers and attendees travelling to and from an event?

No. Volunteers / organisers of RSB events should have their own appropriate car or travel insurance to cover them when travelling to and from the RSB event / activity. The same applies to attendees.

5. Do branch committee members need business insurance cover on their own car insurance?

RSB volunteers should always ensure they have appropriate insurance cover if travelling on RSB business irrespective of whether they are claiming travel expenses. The RSB advises that you contact your insurer to clarify cover and options.

6. Do branch volunteers need business insurance cover on their own car insurance if they are taking others to the meeting / event?

This will vary but an important consideration is whether or not the transportation is part of an event, and therefore part of the formal risk assessment of the event, or whether it is private arrangement. If it is a formal part of the event then this should be discussed with RSB Head Office. If it is a private arrangement then this is not necessary. Volunteers should seek advice from their Insurer if in doubt.

7. Does the RSB Public Liability Insurance cover private vehicle hire not through a commercial operator?

No.

8. What steps should RSB volunteers take to ensure that their events and activities are covered by the RSB Public Liability Insurance?

We have been advised by the Insurers that the following steps should be taken to ensure that the RSB Public Liability Insurance fully covers the events and activities organised / participated in by RSB volunteers:

- A risk assessment must always be carried out for any activities / events that you are undertaking (*please also see question on risk assessments*)
- Details of any Third Party Public Liability cover should be obtained where appropriate for venues you will be using. As a minimum you should know the following:
 - The name of the Insurer
 - The policy number
 - The start and end dates of their Public Liability Insurance
 - The limit of liability
- The insurers must be informed of all activities involving children and where they will be in the care of the Insured
- Organisers must check and notify Head Office of any Fundraising Events Activities and Exhibitions that are excluded in the [Endorsements to the policy schedule](#). The insurers will be notified to discuss possible cover options.

Please contact Head Office if the Insurers have to be notified or if you have any doubts or concerns so we can double check with the insurer.

9. Does a risk assessment have to be completed in writing for all RSB events?

Yes. All risk assessment documentation must be completed and filed with Head Office before the event / activity takes place to ensure that the volunteers are covered by the Public Liability Insurance. Events cannot be advertised on the RSB website until a risk assessment is received. This includes the minimum details required for Third Party Public Liability where appropriate.

Template risk assessment forms for different types of activity / events are available on the RSB website on the [Branch and Regional Resources](#) page.

Please note that when hiring a venue volunteers must check that the venue owners have the appropriate Public Liability Insurance cover.

Further details

Download the [Public Liability Insurance policy](#) from www.rsb.org.uk/branch-resources or contact us at regions@rsb.org.uk