

This information sheet gives an outline of the many considerations to be borne in mind when deciding what kinds of insurance policies are required by a community organisation.

1. Introduction: the importance of insurance

There are many reasons why it is important for community organisations to give careful consideration to the question of insurance. In certain instances, insurance is required by law. In other circumstances, although insurance may not be legally required, it is certainly good practice to obtain it and failure to do so could be disastrous. Where an organisation is a charity, the Charity Commission would normally expect the managing trustees to insure the charity's property as a way of reducing the risk of loss of valuable assets and in some circumstances, the trustees could themselves be held personally liable for an uninsured loss.

It is easy to think that certain disasters 'will never happen', but prudent trustees will act on a recognition that even some of the most unlikely events do happen and could happen to them.

It is crucial for trustees not only to have all the appropriate insurance cover, but also to manage their insurance and the way they run their organisation so that they are always up to date with valuations and payments.

By doing this trustees can ensure that the cover is increased to take account of rising prices and changes in value and that the insurance is not allowed to lapse through non-payment of premiums.

Even though insurance companies usually automatically increase the level of cover annually, such increases are based on general building and retail price indices, which are averaged over a wide range of buildings and other goods; the value of any given property may or may not increase in line with these averages.

If an organisation is under-insured, it is at risk.

The best way to decide what insurances you need for your particular organisation is to go systematically through all the different types of insurance cover and decide which it is desirable for your organisation to purchase. Either the trustees together or, where it exists, a finance and property sub-committee should carry out this task; otherwise two or three members of the managing trustees may be appointed to have this responsibility (including any volunteer or other member of the organisation who has special knowledge or skill in these matters - although be aware that anyone who works for or who has other interest in promoting a particular insurance company, however well-intentioned their wish to give impartial advice, may in practice find it difficult to do so).

Remember to keep your insurance policy in a fire-proof safe and, if possible, a copy of it away from your premises: should these burn down, you will need to know precisely what your insurance covers.

2. Some general rules

2.1 *The duty of 'utmost good faith'*

Insurance contracts (known in the trade as 'policies') are based on the presumption that the client (known as the 'proposer') owes a duty to the insurance company of 'utmost good faith'. This means that the insurer can refuse to pay out on any claim if the proposer, when making the 'proposal'¹, has disguised, distorted or failed to declare any 'material fact' or 'material information' (for definitions of 'proposal' and 'material fact', see Section 7):

- When renewal of the insurance is due, if there have been any significant changes during the previous year (e.g. purchases of new equipment, new activities started) you should inform the insurers of the facts. Otherwise, you may find that you are not covered;
- If in doubt, give the insurers too much rather than too little information.

2.2 *Who and what should be covered?*

Most insurance companies design their policies for individuals or for commercial organisations. The circumstances of community organisations are usually rather different, but there are insurers who provide more specialist policies for voluntary and community organisations (see Section 8 below) who will provide a service tailored to community organisations' needs, probably at a lower cost than other companies.

Your policy should cover, as appropriate, the liabilities not only of the management committee and paid workers, but also of volunteers and ordinary members in so far as they might incur any liability in carrying out the work of the organisation. This will include cover by professional indemnity insurance, public liability insurance and (if they drive the organisation's vehicles) road traffic insurance. You will also need to consider cover for users of your premises and facilities.

The main types of cover available are detailed in Section 4 below, and you should consider each of these in relation to your organisation's particular circumstances.

2.3 *Who takes out the insurance?*

- Incorporated organisations can take out insurance in the name of the organisation; and
- Unincorporated organisations should take out insurance in the name of the main committee; the proposal form will be signed by an individual, but it should be specifically stated in the application form that s/he signs on behalf of the committee.

¹ Making a proposal', usually means completing the application form, but also includes supplying or failing to supply relevant information in a covering letter or other communication, whether before, at the time of, or subsequent to the signing and dating of the policy document.

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If that individual leaves, a replacement signatory should be designated and the insurers should be informed.

2.4 How do we decide the level of cover?

Two important principles need to be borne in mind.

- The principle of 'average'; and
- The distinction between 'indemnity' and 'reinstatement' cover.

Definitions of these terms are given in Section 7.

A common misconception is that where, for example, an organisation insures a building that is much larger than necessary for its present or foreseeable needs, it can save money by insuring it only for the expected cost (in the event of total destruction, say, by fire) of replacing it with a much more modest building that would meet actual needs. However, in such a circumstance, 'average' would normally apply, and in a worst case scenario, 'indemnity' as well. The following example illustrates these principles.

- A community association holds the freehold of a large Victorian school building, which it has developed as a building for community use. Much space, however, is unused, and there is general agreement that a smaller building would be much more advantageous: it would cost less to run and to maintain and would be more suitable for community use. Should the building be totally destroyed by fire, there would be no foreseeable circumstance in which the association would want to re-build it in its entirety: a building costing 50% of the price would be quite adequate. The association has considered launching a scheme to demolish and rebuild, but has concluded that the cost of demolition alone would make the scheme prohibitive.
- The Managing Trustees decide to insure the building, on an 'indemnity' basis, for 70% of its demolition and re-build cost - the cost of demolition and of a sensible and suitable replacement, with an additional contingency allowance.
- Vandals set fire to the building. It is substantially damaged, but not wholly destroyed. Demolishing it, since it was well built, would be expensive; extensive repair would be a less expensive option.
- Since the owners - the community association - have only insured it at 70% of its re-build value, the insurers, applying the principle of 'average', will only contribute 70% of the cost of repair, or alternatively 70% of the cost of a demolition and rebuild scheme. From this 70%, however, applying the further principle of 'indemnity' rather than 'reinstatement', they will deduct a further proportion for 'betterment' - to allow for the fact that any repaired or re-built property will be in better condition than was the original property. Hence, there will be a large sum of money to be raised to make up the difference.
- Meanwhile, on a smaller scale, if (say) the kitchen had been destroyed by fire, the insurer would have paid only 70% of the cost of reinstatement with,

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again, a further deduction for betterment of the kitchen. There would again be money to raise.

Reinstatement insurance, on the other hand, for the full re-build cost, would have enabled the association to negotiate with the insurance company the option of demolishing and rebuilding on a smaller scale, and being 100% funded. The premiums would, of course, have been more expensive. The trade-off is between the proportion of risk that may be borne by the client and the proportion borne by the insurer.

It should be added that some insurers, in circumstances where the complete re-build of an inappropriately large building is not contemplated, will accept reinstatement insurance at less than 100% of the full re-build cost - typically at around 85%. This, however, has to be specifically negotiated, and confirmed in writing, by the insurer.

In summary, in any insurance it is necessary to be covered by a sufficient sum. For a checklist of matters to be considered in calculating this, see Section 5.

3. Charity trustees and insurance

The Charity Commission, in its document CC49, offers detailed guidance to charity trustees on the forms of insurance available to trustees and the circumstances in which they may, or at times must, insure against various risks. Advice on Risk Management is also available on the Charity Commission website². Trustees are advised to familiarise themselves with the contents of these documents. Meanwhile, key points may be summarised as follows:

- Charity trustees are required to insure in situations demanded by their constitution or other governing document, or where general law obliges them to do so. For example, a charity which has employees must normally carry employers' liability insurance.
- They may be empowered to do so in relevant circumstances by their constitution or other governing document, while both trustee and charity laws also give them such powers unless their governing document (in very rare cases) specifically prohibits it.
- The Charities Act 2006 confirmed that trustees have a clear power to purchase indemnity insurance against their personal liability and to pay premiums out of charity funds (unless their governing document explicitly excludes it - in which case the Charity Commission should be consulted for guidance). Trustees contemplating purchase of this insurance, meanwhile, should read Charity Commission publication *CC49 Charities and Insurance*. See also 4.3 below.

Where there is no express duty to insure, trustees need to balance the benefits of insurance against the costs. In order to do so, processes of risk management³ need to be considered. Questions that need to be addressed include the following:

- Does the nature of the charity's business present specifically identifiable risks - for example, the risk of 'vicarious liability' for the acts of the organisation's employees

² See Section 7: Further Information

³ See *CC26, Charities and Risk Management* (as Note 4 above).

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or volunteers?⁴;

- What would be the cost of passing these risks to an insurer?
- What else can be done to reduce these risks - e.g. enhanced security measures, the display of disclaimer notices⁵, warning signs, etc.;
- Can the costs of insurance be reduced by seeking competitive quotes through a broker who can offer financially independent advice and/or by accepting a higher 'excess'?
- Is it reasonable for the charity to carry all or part of the liability itself?
- If the risk is very great, and insurance therefore likely to be very expensive, should the charity reduce the scope or even abandon the activity entirely?
- Has attention been given to the particular risks involved in working with children and vulnerable adults and to minimising risks to which they might be exposed?⁶
- In the last resort, how damaging would the consequences be if the charity were to become insolvent and therefore put out of business by a claim or series of claims?

A main conclusion of the Charity Commission is that 'Insurance cover should only be taken out if the level of risk which is to be passed to the insurer is such as to make the insurance premium worth spending (unless it is required by law). Any decision to buy insurance is a matter of judgment and one which charity trustees must make in the interests of the charity, taking professional advice if necessary'⁷.

4. Types of insurance

4.1 Compulsory insurance cover

For any community organisation there are three kinds of insurance which are legally compulsory if they are applicable.

- **Employer's Liability.** If an organisation employs staff, or pays people on a regular basis, it must take out employer's liability insurance (legal minimum indemnity £5m). This covers claims from staff if they are damaged in the course of their work. A copy of the certificate of employer's liability insurance **must** be displayed on the organisation's premises and be retained by the employer for 40 years. This type of insurance can be extended to cover regular employment of unpaid workers (volunteers). Irregular volunteers and committee members may be covered under Public Liability, if so extended. People engaged by an organisation on government training or similar initiatives may be classed as employees but this should be

⁴ See Vicarious Liability of a Charity or its Trustees (available as in Note 4 above).

⁵ Note that the display of a disclaimer notice does not necessarily have the effect of avoiding liability: see CC49, section D4 and, where appropriate, seek advice from your insurers.

⁶ See Community Matters guidance notes on 'Safeguarding Children and Young People', 'The Criminal Records Bureau' and 'The Vetting and Barring Scheme'.

⁷ Charities and Insurance section C2.

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discussed both with the insurance representative and also with the organisation supplying these workers. The position regarding school children on work-experience (including child protection matters) should be clarified in writing with the school concerned;

- **Road Traffic Insurance.** If an organisation, as part of its activities, runs a motor vehicle it is also legally obliged to take out Road Traffic Insurance, at least to cover death or injury to other road users or pedestrians. While not compulsory, it is prudent to extend this at least to third party, fire and theft and, preferably, to comprehensive cover. If paid staff or volunteers use their own vehicles in the course of their work for the organisation, they may need to extend their own insurance cover to include 'business use'. It is good practice (and permitted under Revenue and Customs rules) for the organisation to reimburse them for this extra cost (although some motor insurers will cover this automatically for volunteers). If employees or volunteers use their vehicles only occasionally for the organisation, the organisation may be able, through its own insurers, to arrange 'occasional business use' cover for them.

Organisations operating minibuses (seating 9 to 16 passengers) and larger buses should contact the Community Transport Association (contact details in 9.2 below) for advice about insurance and driver licensing;

- **Lifts & Hoists and Dumb Waiters.** Special insurance cover is included in a safety certificate, which has to be issued for all such equipment (including, for example, fork-lift trucks and stair-lifts). Relevant legislation covering this requirement includes the Factories Act 1961 and the Offices, Shops and Railway Premises (Hoists and Lifts) Regulations, 1968. Beyond this, although not compulsory, electrical or mechanical equipment (boilers, lifts, air conditioning, etc.) can be insured against breakdown and some damage.

4.2 *Non-compulsory insurance cover*

Beyond purchasing these three types of cover, where applicable, charity trustees have a duty to make reasonable and prudent arrangements to protect the property and other assets of the charity and, whether charitable or not, all responsible community organisations will wish to do so.

Any purchase of non-compulsory insurance cover should be based on a full assessment of the risks involved in the organisation's activities. All insurance policies should be reviewed annually, but also whenever a new activity is planned or a major purchase of equipment made.

It is not possible or desirable to insure against everything and there are limits as to what it is reasonable to cover. A balance has to be struck between the risks involved and the cost of the annual premium.

The following list of non-compulsory cover is classified into four priority bands:

- 1) Usually essential;
- 2) Advisable;
- 3) Worthy of consideration;
- 4) Unlikely, except in specific cases.

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This is based on experience of the needs of voluntary and community organisations. It must be stressed that it is only a guide, as no two organisations are the same and not all types of insurance will be applicable in every case.

4.2.1 Usually Essential

- **Public Liability.** Public liability insurance covers an organisation against claims for injury, loss or damage caused to a third party as a result of the organisation's negligence. There is no statutory minimum level of cover. The full range of the organisation's activities should be disclosed to the insurer. If you let out space in your building make sure that your cover is adequate, or that the groups using the space have their own cover and that you have seen evidence of it.⁸ Your insurers may have particular requirements in this respect;
- **Building** (if you have one). Your lease (if you hold the building on lease) will state whether it is your responsibility to insure your building. If it is, you should insure it for the full reinstatement cost, including landlord's fixtures and fittings, small buildings, annexes, sheds etc., walls, gates and fences, VAT which may become payable, the cost of removing debris and meeting local authority requirements, fees for planning and building regulation applications and the associated professional fees. If you own the building, you should cover all the above items in so far as they are relevant.

If your building is listed as being of architectural or historical importance, or in a conservation area, it is all the more important that you make a full and accurate assessment and, indeed, take professional advice, since the rules for reinstating such a property are stringent. Where building works are being undertaken, the organisation should ensure that the contractor is insured for public liability and for non-completion of the work and that the actual works are covered through the contractor's all risks cover.

- **Contents.** For charities (and, as prudent practice, for all organisations) the duty to protect property extends to the contents of a building. Contents insurance covers loss of and damage to movable items in the buildings and, usually, the grounds - furniture, equipment, books and stationery, outdoor play equipment, etc. Some items (e.g. computers) may need to be specifically declared: your insurers will advise on this (see also below on computers). If there is doubt whether certain items count as contents or as fixtures and fitting, advice should be taken from your insurer or broker.

4.2.2 Advisable

- **Property of Workers, Users and Members.** Contents insurance covers the property of the organisation. Additional cover will usually be needed if the organisation wishes to cover the property of workers and others. If this insurance is not taken out, it is advisable to display warning notices indicating that the organisation can accept no responsibility for the property of users and other third parties;
- **Theft (General Contents).** This is usually restricted to 'forced entry and exit' only. It is usually for contents in/on the premises rather than in transit and does not cover

⁸ Information on relevant responsibilities, including sample rules and a hiring agreement, is in Community Matters specimen document '[Rules & Hire Agreement for a Community Centre](#)'.

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individual accidental damage or money. Wines, spirits, cigarettes, tobacco, office and sports equipment will need to be declared separately. It is advisable to get reinstatement cover and keep your contents adequately valued;

- **Theft (Money).** This covers the loss of cash in transit, or other sums of money which normally have to be kept in a safe;
- **Tenant's Improvements.** This is unnecessary if you own the building. It is usually within the Fire section of a policy. It covers improvements that you can prove you have made as a tenant, or are responsible for under your lease.

4.2.3 Worthy of Consideration

- **Other perils.** These are risks to your building such as lightning, boiler explosions, storm and water damage, riot and malicious damage, some of which may already be included within the fire or another section of your policy;
- **All Risks.** Gives extended cover over fire and theft, accidental damage off-site and essential equipment failure;
- **Product Liability.** This can cover claims against your organisation for unsafe products and other eventualities, such as a food poisoning claim against your café;
- **Personal Accident.** This can provide compensation to staff, committee members or other volunteers who have an accident during the course of their business on behalf of the organisation. It is normally paid even if the organisation is not negligent in any way (but check this). There is usually an age restriction of 18-65 on this type of cover. Again, if you do not have this cover or there are restrictions on it, it is wise to display notices making this clear;
- **Glass.** Cover for glass and sanitary ware may be required as part of your responsibilities for the building, if you hold it on lease. If you have freehold tenure, you would still be wise to consider it;
- **Misappropriation.** Covers the unexplained loss of money. It is often limited to a certain amount and there is usually a limited time for reporting the loss;
- **Fidelity Guarantee.** Covers employee fraud or dishonesty. It cannot usually be extended to trustees or other volunteers and requires references for named persons;
- **Computers.** Basic insurance may be included in Contents cover (see above). Some insurers also offer cover not only for loss or damage to the computer and/or peripherals, but also for reinstatement of data and increased working costs resulting from the loss or damage. If you have a lap-top or other portable computer which may be taken off your premises, you should inform your insurers.

4.3 Other possibilities

- **Trustee Liability / Indemnity.** Designed to protect trustees where honest mistakes in managing the organisation have resulted in a liability being incurred, or depreciation in the value of the trust. It does not protect against criminal liabilities, statutory fines or many breaches of contract.

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The Charities Act 2006 gave the trustees of a charity, in most instances, the power to purchase trustee indemnity insurance if they decide that to do so is in the best interests of the charity. However, if the charity's constitution (or other governing document) directly and explicitly forbids such a purchase, then the trustees will need to approach the Charity Commission for authority to do so. (For further information, see information sheet '*Trustee Liability Indemnity Insurance*'; also *Charity Commission publication CC49, Charities and Insurance*);

- **Professional Indemnity Insurance.** Covers the issuing of wrongful advice and other professional services and can be extended to cover slander and libel actions. It would be a high priority for advice-giving agencies;
- **Legal Expenses.** This will cover legal costs and expenses for such matters as defence of employment disputes, defence of prosecutions and defence in civil proceedings such as property disputes, Revenue and Customs investigations, VAT tribunal hearings, data protection issues, debt recovery;
- **Consequential Loss (Business Interruption).** This protects against losses from income generating activities, such as lettings or trading, due to fire, flood or other natural disasters, until those activities can be restarted;
- **Special/One-off events.** These can usually be covered by an existing policy listing them under an 'activities' clause. This would not insure against cancellation of an event, or bad weather for outdoor events, for which 'Pluvius' insurance would be required;
- **Off-site events.** Day trips and other events away from your own site will not be covered unless your policy specifically includes them. You should check this and, if necessary, seek an extension to include these events.

5. Insurance checklist

The following is a useful checklist of other items to bear in mind:

- put as much thought into identifying and minimising risk, particularly theft and loss of data and business, as you do into calculating the appropriate insurance cover;
- appoint someone with special responsibility for all insurance matters;
- check your insuring responsibilities in your lease and other legal agreements into which you have entered;
- review levels insured annually in line with inflation, new equipment, new activities etc. and adjust for items no longer requiring insurance;
- read all clauses and small print of any agreement to ensure that you have the cover you really want;
- keep a copy of your insurance policy and schedule off-site in case of emergency;
- maintain an inventory of all furniture and equipment with replacement values (forms for this purpose are in the specimen document '*Insurance for Community Organisations*') and keep it up to date;
- ensure continuity of cover and make sure that you keep up to date with all payments;
- draw up a written contingency plan to cover major incidents or accidents;

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- ensure that the information you give to your insurance company or broker is accurate, complete and up to date;
- ensure that all buildings and contents insurance is for the re-instatement value;
- make any claims by notifying your broker or agent without delay. Do not admit any liability to a third party or try to negotiate a settlement yourself;
- establish a procedure for reporting and recording accidents;
- inform all employees, volunteers, trainees, users of the building, etc., of the extent to which they and their belongings are covered;
- inform your insurers by contacting your broker or agent if your organisation lets out its premises and provide them with details of the letting arrangements if requested;
- display disclaimer notices in communal areas, such as car parks and cloakrooms, having taken all due precautions to make sure the areas are safe, in order to limit liability in the event of a claim.

6. Some notes on making an insurance claim

As soon as there is any reason to make a claim, the insurance company, agent or broker should be contacted at once. They will indicate what needs to be done. In all cases a claim form, which the company, agent or broker will provide, will have to be filled in. It should be done in good time, a check having been made with the policy as to whether there are any time limits for making a claim or reporting the incident concerned.

The policy will probably be specific about certain things such as contacting the police in the event of a theft. Even if the policy is not specific, if an insured event happens as a consequence of criminal activity (e.g. theft or criminal damage), it is important to report it to the police. The police will then issue a crime number. The insurers will want to know when and where it was reported and what the crime number is.

Liability for an action may be in doubt. If the policy does make stipulations on such matters always make absolutely certain of the position before you contact a third party, and never admit liability to a third party even if it is obvious that you are at fault. Not many insurance companies refuse to pay out in these circumstances, but some do.

7. Glossary of terms

The following is given in good faith but may need to be authenticated under the terms of your policy.

- **Activities.** Community and voluntary organisations span many areas of activity, most of which can be lumped together as 'usual community group activities' (dancing, bingo, flower club, WI, etc.). Sporting activities, annual and special events e.g. fêtes, holiday trips, play schemes, etc., may need to be identified separately;
- **Alarm Condition Operative.** If this appears in a schedule or as an endorsement it means that whenever the building is closed down or left unattended the alarm has to be switched on;
- **Average.** A formula applied by the insurance company if a claim is made for loss of or damage to a building or item that has been undervalued or underinsured;

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- **Endorsements.** Every time something is changed in your insurance requirements an 'endorsement' is issued. This saves having to reissue the whole policy;
- **Ex-gratia Payment.** A payment made 'out of good will' by an insurance company even though they may not accept that the claim is covered by the policy;
- **Indemnity.** Popularly known as 'old for old' cover. Under the indemnity principle, the payment of an insurance claim is intended to leave you no worse off and no better off than you were before the misfortune happened. Hence, if you are having your poorly maintained chimney replaced with a new one following a storm, you may be asked to contribute something toward 'betterment' (see also 'Average', above, and 'Reinstatement', below);
- **Loss Adjuster.** A professional surveyor appointed to mediate on behalf of the Insurance Company where claims are above a certain financial level or where the 'Averaging' formula is to be involved. Where large sums are involved, a community organisation should consider appointing its own loss adjuster or other professional representative to negotiate with the insurance company's loss adjuster;
- **Material Fact / Material Information.** Information that should be disclosed to the insurance company in a proposal form or in respect of a claim. All insurance policies are policies of the 'Utmost Good Faith' and any factors likely to affect the insurer's decision to insure, or the level of premium charged, must be disclosed. The obligation to disclose a material fact includes a requirement to make reasonably prudent enquiries and also an obligation to inform the insurer of any material changes once the contract has been agreed;
- **Proposal.** Your contract with an insurance company, which starts when the company has accepted your proposal form and you have agreed to pay the premium;
- **Proximate Cause.** Something that was directly responsible for a chain of events which would not otherwise have happened. For example, if fire fighters cause water damage while extinguishing a fire in your building you will, under Proximate Cause cover, be fully covered for the water damage as well as the fire damage;
- **Reinstatement.** Popularly known as 'new for old' cover. Provides new replacement for items that, immediately before the insured loss, had depreciated in value because of age and/or general wear-and-tear. Costs more than indemnity cover (see above), but is preferable because the full cost of replacement will be covered;
- **Schedule.** The specific terms, conditions, values, extensions or exceptions that relate to a particular policy;
- **Services.** Water, Gas, Electrical and other services to a building may be identified as the tenant's responsibilities in a lease. Some, such as underground pipe work, may not be included as standard in a policy and should therefore be cited under Tenant's Improvements;
- **Utmost Good Faith.** See Section 2.1 above;
- **Warranties.** Factual conditions which the organisation promises are true as a condition of cover.

8. Where can we obtain suitable insurance cover?

If you are already well insured at a good price, you will not need to go anywhere else. The particular needs of voluntary and community organisations, however, are not well understood by most insurance brokers and you could gain a lot by going to a specialist in the field.

Community Matters has negotiated an insurance scheme that is relevant to community organisations and, particularly, to those managing community centres and other community buildings. For more information, see the Community Matters website and follow the link to 'Finance ReDirect Insurance'.

www.communitymatters.org.uk/content/456/Exclusive-benefits

Specialist insurance is also available, at a reasonable price, from a number of national voluntary organisations and some specialist firms. Both the National Council for Voluntary Organisations (NCVO) and the Wales Council for Voluntary Action (WCVA) have details of insurers who provide services tailored to the needs of voluntary and community organisations.

Contact details for Community Matters, NCVO and WCVA are below.

9. Further Information

Community Matters

12 – 20 Baron Street
London N1 9LL

Tel: 020 7837 7887

Fax: 020 7278 9253

Helpline: 0845 847 4253

E-mail: info@communitymatters.org.uk

Website:

www.communitymatters.org.uk/onlineguidance

Community Matters Information sheets

*Rules and Hire Agreements for a
Community Centre*

Safeguarding Children and Young People

The Criminal Records Bureau

The Vetting and Barring Scheme

Trustee Liability Indemnity Insurance

Other support from Community Matters

Can You Plan It? An accessible tool to help voluntary and community organisations explore future development plans and income generation opportunities. Free to download from:

www.communitymatters.org.uk

VISIBLE Communities: An independent quality standard developed by and for the charity and community sectors. For further details visit:

www.visiblecommunities.org.uk

Association of British Insurers (ABI)

Tel: 020 7600 3333

Website: www.abi.org.uk

Living with Risk: Risk Management and Insurance Advice for the Voluntary and Community Sector

Insurance for Community Organisations

British Insurance Brokers' Association (BIBA)

8th Floor
John Stow House
18 Bevis Marks
London EC3A 7JB
Members tel: 0844 77 00 266
To find a broker tel: 0870 950 1790
Fax: 020 7626 9676
E-mail: enquiries@biba.org.uk
Website: www.biba.org.uk

Charity Commission First Contact

PO Box 1227
Liverpool
L69 3UG
0845 300 0218 (Mon – Friday 0.9.00 to 17.00)
www.charity-commission.gov.uk

CC26, Charities and Risk Management

CC49, Charities and Insurance

Vicarious Liability of a Charity or its Trustees

The Essential Trustee: What you need to know

The Essential Trustee: An introduction

Community Transport Association

Highbank
Halton Street
Hyde
Cheshire SK14 2NY
Tel: 0845 130 6195
E-mail: advice@ctauk.org
Website: www.ctauk.org

CharityBuilder UK

E-mail: enquiry@charitybuilderuk.com
Website: www.charitybuilderuk.com

Health and Safety Executive (HSE)

Website: www.hse.gov.uk

HSE Books

Tel: 01787 881165
E-mail: hsebooks@prolog.uk.com
Website: www.hsebooks.com

Five Steps to Risk Assessment

National Council for Voluntary Organisations (NCVO)

Regent's Wharf
8 All Saints Street
London N1 9RL
Tel: 020 7713 6161
Tel (publications and member help): 0800 2 798 798
E-mail: ncvo@ncvo-vol.org.uk
Website: www.ncvo-vol.org.uk

Wales Council for Voluntary Action (WCVA)

Baltic House
Mount Stuart Square
Cardiff Bay
Cardiff CF10 5FH
Tel: 0800 2888 329
E-mail: help@wcva.org.uk
Website: www.wcva.org.uk

The Russell-Cooke Voluntary Sector Legal Handbook: *Directory of Social Change (3rd edition, 2009), Chapter 23.*

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