

INSURANCE

Appropriate and comprehensive insurance cover is vital for all clubs involving volunteers. It is the responsibility of the club to be familiar with all the clauses of the policy and provide details to all members and volunteers.

Who to insure?

Volunteer insurance is one way clubs can protect:

- The organisation (if incorporated)
- Directors or Chief Executive Officers
- Board and/or committee members
- Volunteers and other unpaid workers
- Paid staff
- Members
- Customers, clients, consumers (third parties)

Carefully consider who is involved in the activities of the organisation and whether it is appropriate for them to be covered for insurance by the agency.

Types of Insurance

Listed below are some of the types of insurance you may wish to consider:

▪ **Public Liability Insurance**

To cover a club for its legal liability to third parties for personal injury or property damage caused by an occurrence in connection with the insured club's business activities.

▪ **Personal Accident Insurance**

To cover volunteers for any out-of-pocket expenses following accidental injury, disability or death while carrying out their work on behalf of the club. This type of insurance would normally cover loss of income.

▪ **Directors and Officers Liability**

To compensate committee members and office bearers for loss, including legal costs, where they have committed a wrongful act in the running of the club.

- **Professional Indemnity Insurance**

To compensate the club for loss incurred through a claim made against the club for breach of professional duty arising from negligence, errors, omissions, defamation, loss of records or documents, dishonest acts etc by volunteers or paid staff.

Motor Vehicle Comprehensive Insurance

To cover vehicles owned and driven by volunteer or paid staff for loss or damage to the vehicle or third party property.

Other types of insurance for organisations to consider include property/contents, products liability and events insurance.

For more information follow this link:

<http://www.msd.govt.nz/work-areas/communities-hapu-iwi/ocvs/volunteering.html#protection>

INSURANCE CHECKLIST

Who Is To Be Insured

- The Organisation (if incorporated)
- Directors (Board or Committee of Management Members)
- Members
- Volunteers
- Consultants
- Paid Staff
- Customers, Clients, Consumers (third parties)
- Others

Types Of Insurance To Be Considered

- Personal accident insurance for volunteers
- Directors and officers liability
- Professional indemnity
- Public liability / public risk (third party)
- Personal property
- Contents / special inclusions
- Burglary
- Fire
- Property damage
- Fidelity guarantee
- Money / cash in transit
- Other policies pertaining to circumstances

Take Into Account

- The areas of responsibility of the organisation
- The insuring clause and exclusions in the policy
- The activities which are to be insured
- The reported obligations

Insurance Tips

- Always check the exclusion clauses in your policy
- Inform all staff (paid and unpaid) of insurance cover pertinent to their positions in the organisation.
- By negotiating a Volunteer Insurance Package you may save overall on insurance costs
- Check with state body to ascertain whether they carry insurance for member groups.
- Always check the adequacy of policy limits and sub-limits (cross check the limits against your risk profile i.e. the consequences of the risks you have identified).
- Check that your insurance policy is issued by a reputable New Zealand or International Insurance Company