

Insurance cover for volunteers

Insurance cover is provided for volunteers providing they are acting within the remit of their role.

All volunteers under the age of 90, undertaking roles authorised by the Association, are covered by its Public Liability and Personal Accident Insurances. Branch Officers and Committee members acting in the name of the Association are 'authorised volunteers', as are Association Visitors and Branch/Group members undertaking administrative, publicity and fundraising activities.

Association Visitors are also covered by medical malpractice insurance providing, again, they are acting within the remit of their role. This means that that if they are giving advice, they should make it clear that they are doing so in their role as an Association Visitor, and not in a personal capacity.

Insurance guidelines for branches and groups

The MND Association's Insurance Policies include cover for the following:

Property – cover to include:

- Items of equipment in the fixed asset register held at National Office or in the Branch register;
- Unspecified medical aids in one location;
- Equipment such as display stands, fixtures, fittings etc whilst at exhibition, conferences or events;
- Branch office equipment such as computers and printers.

Loss of money

- Money lost or taken from the home of a Branch/Group member or volunteer Visitor.

Public and products liability

- Legal liability for bodily injury to or damage to property of third-party persons arising out of the business;
- Indemnifies the Association and its Branches/Groups against those risks that are the responsibility of the Association;
- It does not cover against risks that occur as a result of another party's negligence e.g. an injury caused as a direct result of lack of maintenance to a house or venue;
- It is recommended that Branches/Groups check with the property owner that suitable insurance is in place before proceeding with an event
- The Treasurers Guidelines are issued each year and provide details of the current level of cover

Employers liability

- Indemnity is covered for all MND Association authorised volunteers;
- Branch Officers, Committee Members, other Branch members undertaking administrative, publicity and fundraising activities.
- Unless prior approval has been given the only events covered under the Association insurance are: anniversary parties, conferences, seminars, exhibitions, training courses, jumble sales, bazaars, street parties, village hall/local theatre productions, recitals or concerts, coffee mornings, baby show competitions, bring and buy sales, garden parties, dances (but not disco or night club), flower shows, craft fairs, golf days, tin shakes, fun runs and walks (subject to satisfactory completion of medical questionnaire and provision of first aid facilities)

Personal accident

- Personal accident cover is only provided for our volunteers up to the age of 90;
- Volunteers over the age of 90 can continue to undertake work on behalf of the Association but must be aware that they are not covered by our insurance, and that they do so at their own risk;
- Cover for volunteers over the age of 75 excludes permanent total disablement.

Charity indemnity

- Covers the wrongful act of staff and Trustees or Branch officers, but excludes volunteers, when carrying out Association duties (except medical malpractice)

Medical Malpractice (Homecare combined policy)

- Covers volunteers in relation to advice or care given in connection with the Association's purposes. It excludes medical practitioners. The cover is only valid when volunteers are acting within the remit of their role. Association visitors are advised therefore, to ensure that when giving advice, they make it clear they are doing so on behalf of the Association and not in a personal capacity.

It should be noted that volunteers are not insured through the Association's driver's policy \Vehicle use guidelines