

Insurance: an Insomniac's Guide



Scout insurance made simple

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Introduction

This booklet "Insurance an Insomniac's Guide" has been produced by Unity (Scout Insurance Services) to help Leaders, Trustees, executives and any other people involved in Scouting understand what covers are automatically provided as part of your Scout membership and what additional insurances your Group, District or County may need to buy and how it applies to Scouting.

Unity (Scout Insurance Services) has existed for over 80 years providing a 'one-stop' insurance service for the Scout movement.

Over this time we have protected thousands of Groups, Districts and Counties, helping you to ensure the safety and wellbeing of your Members, protect your property, assets and activities, as well as safeguard your people and liabilities during Scouting. And we continue to do this.

Through our expertise in the youth sector we now also provide insurance services to other youth groups and charities.

We continue to be wholly owned by The Scout Association with Scouting being our core focus and 100% of our profits continuing to be donated back to Scouting, keeping funds within to benefit you.

We hope you find the following information useful so that your Group, District or County is suitably protected enabling you to pursue your Scouting vision.

Whilst the contents of the booklet aims to provide a comprehensive overview of Scout insurance, we appreciate each situation is unique. Therefore if you have any questions that are not covered here or would like to discuss your individual Group, District or County requirements, please contact us and we will be pleased to help.

Unity Insurance Services - insurance expertise and advice for all your Scouting needs.

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Part A

Insurance automatically provided by The Scout Association

Unity is trusted by The Scout Association to protect what is most important in Scouting, you the Members.

There are three kinds of insurance arranged by The Scout Association, for which the premiums are provided by the Annual Membership Subscriptions. These are:

1. Public Liability,
2. Personal Accident and Medical Expenses and
3. Trustees Indemnity.

1. PUBLIC LIABILITY

The Scout Association arranges a substantial and comprehensive Legal Liability Policy which will, at the request of the Association, provide indemnity for Commissioners, Leaders and other persons authorised to be in charge of, or to assist with, a Scout activity against claims made by Members under their control, or their parents/guardians, or by third parties, alleging legal liability arising out of loss, injury or damage occurring during any authorised Scout activity.

It extends to all those authorised to be in charge of Beaver Scouts, Cub Scouts, Scouts, Explorer Scouts or members of Scout Network, while they are engaged in a properly organised and authorised activity abroad, as well as British Scout Leaders who assume temporary responsibility for parties of foreign Scouts visiting the British Isles to participate in Scout activities organised by a British Scout Group, District or County.

The policy also extends to protect those responsible for the organisation and running of **Scout fundraising** events (See Section 20) and covers the property owner's liability which rests upon any Scout authority which owns, or is responsible for the upkeep of, land and/or buildings (except for liability accepted under any agreement - see note on indemnity agreements).

The Scout Association's Legal Liability Policy **does not cover** legal liability arising out of the ownership and/or driving/piloting of motor vehicles, aircraft and/or gliders. Nor does it fully cover liability for injuries to third parties and/or damage to third party property arising out of ownership or operation of boats. However, additional liability policies are arranged by the Association in respect of marine activities (See Section 18).

If any **tree felling** or lopping is to be undertaken as a Scout service or fundraising project, those responsible for planning and executing the activity must acquaint themselves with the relevant fact sheets available from the Information Centre at Gilwell Park. Trees near

buildings (including outbuildings, sheds etc.), footpaths or roads must be reduced in height in sections, each section to be no longer than the distance from the tree to the building, or other obstruction.

Those responsible for organising Scout fetes, bazaars, and so on, need to remember that a large number of people congregating together in a limited space constitutes a high liability risk. Therefore, sideshows must be carefully sited and adequately screened especially where the attraction could be dangerous, such as a coconut shy or darts.

There must be sufficient adult **supervision** and an organising committee conscious of their responsibility to stop the operation of any particular sideshows or attraction which gives any sign of becoming a hazard to the safety of people attending the function.

Every Leader or instructor is expected to operate within the rules for sailing, canoeing, rock climbing, abseiling, mountaineering, parascending, building and operating aerial runways, and other adventurous activities. **The Association's schemes of authorisation must be used. This is a pre-requisite to indemnity being given under the Association's policy.**

If aerial runways, abseiling or climbing activities are to be included as an attraction at a public event, then they must be used only by properly supervised members of the Movement or other permitted persons as a form of display or demonstration. In any situation The Scout Association's aerial runway code must be fully complied with and, of course, the use of climbing walls for climbing or abseiling must comply with the appropriate activity rules (see P.O.R. Rules 9.34 Climbing and Abseiling).

Members of the public may use climbing or abseiling equipment if additional insurance cover is purchased from Unity. Please contact Unity for details.

Indemnity agreements

If a Scout Group is arranging to use, for an event or activity, land, premises or any other facility belonging to another authority, organisation or individual, and is required to sign an agreement or indemnity, **they must contact Unity**. The acceptability of the agreement or indemnity terms, and the adequacy of the Association's Legal Liability Policy in relation to them, need to be confirmed by Unity before proceeding with the arrangements, or signing an agreement or indemnity.



2. PERSONAL ACCIDENT AND MEDICAL EXPENSES

When a Member is injured

The Personal Accident and Medical Expenses Policy covers the total Membership as shown on the Annual Census returns, together with **new members** joining during the year, in the United Kingdom and **includes British Scouts in Western Europe and British Groups abroad**. The policy provides limited benefits in the event of an injury during a Scout activity. (Leaders and parents need to consider their own, or family, circumstances and decide what cover they need to arrange privately). Information on the current benefits can be obtained from Unity.



The policy covers Scouts **flying** in any aircraft but Gilwell should be notified beforehand if the number of insured persons travelling in one aircraft is 200 or more.

When **travelling away from mainland Britain**, members should ensure that they have adequate cover under a travel policy (see Section 10).

Group Committee Members and other adult helpers have no automatic personal accident cover, although a facility exists whereby Groups can arrange cover upon payment of a small premium.

Whilst there is no requirement for helpers etc. to be named, the agreement with insurers is on the basis that Groups using this facility will insure the *maximum* number of *different* non-members assisting the Group during the year, *not* a maximum at *any one time*.

Whilst the minimum premium effectively equates to 25 people, large Groups with more than 25 helpers must bear in mind that to adequately insure all helpers they should declare the total number and pay on that basis.

Districts who elect to administer the helpers extension on behalf of Groups should be aware that they must declare a figure for each Group covered which is adequate to cover the total numbers of non-members working with the various Groups.

If any person, whether a member of the Movement or not, suffers personal injury (where injury necessitates treatment by a doctor, dentist or at a hospital) or requires rescuing (where rescue involves an Emergency Service, i.e. Police, Fire, Ambulance, Mountain Rescue or Coastguard) or dies in the course of, or arising out of, a Scout activity or while on, or in conjunction with, any Scout property, **Unity must be informed**.

Notification of injuries can be given either by letter, email or telephone but must be given within seven days of the incident. A Scout Group can write or telephone direct to Unity, but some Districts or Counties require the notification to be routed through them. On receipt of the notification, the necessary instructions and forms will be issued. Notification of injuries is required whether or not there is to be a claim on the Personal Accident and Medical Expenses Policy. There is now an electronic version of the incident report form which has also been shortened to make it easier to complete.

As a charity, with limited financial resources, The Scout Association recognises that the Personal Accident and Medical Expenses Policy is limited in the scope of cover provided and is unlikely to meet the full financial needs of any particular injured person. However, in conjunction with the insurers, Unity has developed a “top-up” cover, the Personal Injury Plan (PIP), which provides an optional facility to our Members and their families, including the parents and siblings of Members to top-up their basic PAME cover.

The PIP offers four highly cost effective levels of benefit and, where taken out, these benefits would be payable in addition to any benefits available under the central Personal Accident and Medical Expenses policy. Cover is available under two plans.

Option 1: Cover applies during Scout activities only.

Option 2: Twenty-four hour cover - applying at any time of the day or night anywhere in the world whether at home, work, in the car or pursuing leisure activities.

Details of the cover are available from Unity. Bulk premium discounts may be available for Counties or Districts who arrange cover on all adult Leaders.

3. TRUSTEE LIABILITY

It is important to separate Trustee liability from general liability as described in Section 2 on page 4. Trustee Liability relates to the security and use of the charity and its assets. If a Scout falls over a loose step and breaks a leg, that is general liability (as defined on page 4).

This is an area which generated a great deal of interest when, some years ago, it was emphasised that members of Group, District and County Executive Committees were, legally, Charity Trustees. To some, this presented the spectre of Executive members losing their house, car and shirt if they were sued for failing in their duty as a Trustee and, not surprisingly, a significant number of people wanted to buy Trustee Indemnity Insurance.

Charity Commission rules changed a few years ago to allow the purchase of trustees indemnity (liability) insurance by any charity or trustee group. The Scout Association took the decision to include cover for all Scout trustees, from board to group level.

So there is no need for you to buy any additional cover.

Part B

Insurances available for purchase by Groups, Districts and Counties

In addition to the central insurance policies arranged for everyone by The Scout Association, to cover liability, personal accident and medical expenses outlined in Part A, Unity provides a range of additional specialist covers, which your Scout Group, District and County may need to purchase.

These can cover:

1. Non-members associated with your Group, District or County;
2. The things your Group, District or County owns; and
3. Events that you run.

The Scout Association's rules state that every Scout Group must maintain adequate insurance cover, to be reviewed annually, in respect of:

- **Property and Equipment, including the risk of loss or damage to equipment whilst in transit or at camp or on expeditions.**
- **Motor vehicles, including passenger risk, in the British Isles or abroad.**
- **Marine and boating risks.**
- **Aviation and air activity risks.**
- **Authorised Scout visits abroad.**

4. EMPLOYERS' LIABILITY

When you pay someone to do a job or give a benefit in kind

Where a Scout Group, District or County employs a person, such as a camp warden or manager, caretaker, or a part-time cleaner, legislation requires adequate employers' liability insurance to be arranged even if payment is only a few pounds a week. In addition if a benefit is given to anyone in exchange for their services e.g. free Scout subscription for the children of the people doing maintenance on the scout hut an Employers' Liability policy will be needed by law.

Unity can arrange this. It is possible for an implied contract of employment to exist even where no money changes hands - for example, if an honorary warden receives free food and/or accommodation - this too would require you to arrange Employers' Liability cover.

Remember too that if you are, legally, an 'employer', you have a responsibility to ensure that the 'work place' is safe. The Health and Safety at Work Act is likely to apply to you and the Health and Safety Executive (HSE) would have the authority to both ensure compliance and prosecute you for any failures.

5. NON-MEMBER CHILDREN PUBLIC LIABILITY AND PERSONAL ACCIDENT COVER

When mum or dad cannot leave junior behind

A scheme exists for insuring children (under 18 years of age) who are not members of The Scout Association but who attend, or take part in, weekly meetings or other organised Scout activities because they are accompanying their parents who are Leaders, helpers, instructors or supporters. The need for this insurance has greatly increased in recent years, particularly where Leaders of the Beaver Scout or Cub Scout Sections have young children who cannot be left with anyone else at the time of the meeting.

Two types of cover are available:

1. Public liability insurance for the non-member children and their parents or guardians;
2. Personal accident insurance for the non-member children attending Scout activities.

Cover can also be provided for crèches, operated by Groups or Districts, to look after Leaders' children.

This scheme is available for Scout Counties/Areas and, whilst a large number have taken out cover, there are still many who have not. Some Counties/Areas do not believe that there is a need.

Contact your County Secretary or Unity for more information.

The Scout County that takes advantage of this scheme pays the annual premium on behalf of all Districts and Groups within the County.



6. SCOUT PROPERTY AND EQUIPMENT

Protecting your assets - and yourselves

The Group Executive Committee has a responsibility to ensure that the physical assets of the Group are **suitably** insured. Failure to do so could lead to members being personally liable in law.

A lot of money, time and effort goes into building and maintaining Scout buildings and providing Scouts with equipment (especially camping equipment) but rarely is enough time spent arranging a suitable insurance policy to cover those hard-earned assets.

Alternatively, you could avoid all that stress and use Unity. With over 80 years experience of insuring Scouting, Unity offers unrivalled experience and a property and equipment policy tailored to the Movement's needs.

Equipment can be covered for use by the Scout Group or Unit who owns it, for use by other Scouts or Guides, or even (for instance with marquees) when items are on loan to other persons or organisations.

Contents and equipment should be insured at a full 'present day' replacement value. Unity's Scout Property and Equipment scheme provides for such cover, with few exceptions. Contents can include tables, chairs, cupboards, kitchen utensils, cleaning materials and so on. Equipment can include tents, camping accessories, special activity items, band instruments and the like.

Your attention is drawn to the following important aspects of cover.

Professional advice should be sought on the valuation of the buildings. The insured value should represent the full rebuilding cost. Help is at hand; Unity have partnered with IAS to provide an indication of rebuilding cost free of charge for anyone taking out a policy with us with the Scout Property & Equipment Scheme.

If IAS is not used, architects, Chartered Surveyors or quantity surveyors should be used to value the building, or reference made to manufacturers of factory-made modules.

Where a Scout Group insures its equipment through Unity, cover automatically includes use of the equipment on Explorer Scout activities where the Explorer Scout Unit is partnered with the Group.

Where Explorer Scout Units are not partnered with a particular Group, the District can arrange annual insurance to cover equipment borrowed for use by the Explorer Scout Unit.

For information on insuring trailers, see Section 13. For information on insuring motor vehicles, see Sections 15-17. For information about insuring boats and marine equipment, refer to Section 18.

Building your own headquarters

Construction (Design and Management) Regulations 1994

The above regulations will generally apply to construction work which is notifiable, i.e. lasts for more than 30 days or which will involve more than 500 person days. They also apply to non-notifiable work which involves five people (or more) on site at the same time.

Any Scout Authority contemplating a building project which falls into the above categories should acquaint themselves with the CDM regulations. The HSE publish a number of guides and contact details for these are shown in appendix 1.

Depending on how the Scout Authority decides to execute the project, they may be involved in the application of the Regulations in a number of ways. Clearly, they will be the client. If the project is largely self build, they may be the principle contractor as well. Furthermore, the role of the planning supervisor may well be entrusted to an individual member of the Group or a Supporter.

What are the insurance implications of this?

Broadly speaking, the Scout Authority's liability as a client is likely to be met under the general Scout Association's Legal Liability Policy. The extent of such cover may be affected by the extent to which the client is also the contractor, and this would need to be checked as part of the overall insurance arrangements for the project. Our liability policy would not meet the specific needs of a principal contractor and a Contractor's All Risks Policy might well be required.

The planning supervisor will be a key appointment and they would not be covered by our general liability insurance policy. Their need will be for the protection of a Professional Indemnity Insurance which Unity may be able to source for you. One of the differences in Professional Indemnity Insurance from many other covers is that it is arranged on a 'claims made' basis, which means it responds to a claim when it is made rather than when the incident which gave rise to the claim occurred. In order to protect against the possibility of a claim arising some years after the project is completed, Continuous Professional Indemnity cover would have to be maintained.

On balance, it is highly likely that key roles (such as that of the Planning Supervisor) should be undertaken by paid professionals - who already have Professional Indemnity Insurance - rather than volunteers, however skilled.

So before considering any full or partial self build project, contact the Legal Department at Gilwell Park for advice.

It should be remembered that the cheaper the building materials, the lower the quality of building. This could mean that it is more easily damaged or destroyed and may well result in higher insurance costs. This should be taken into account when seeking new premises or considering a building project.

7. SHORT PERIOD USE

Something borrowed, something hired

Do you ever borrow equipment? If you do, how would you reimburse the owner if the equipment was damaged, lost or destroyed? It does happen. You would have to use Group funds if you had not insured, to say nothing of the embarrassment if funds were low at that time. If you let the Scouts use your own equipment and it gets stolen or damaged, what happens then? There is no form of 'automatic cover'.

You really should not take the risk. The penalties by way of loss of funds, loss of goodwill (and possibly the loss of use of such equipment in the future) are not worth it.

Unless a particular item is on permanent loan (when you can include it on your annual Group insurance arrangements) you should contact Unity who will arrange low cost, all-risk cover for the period of the hire/loan.

What about equipment you lend out? Most policies will not cover hiring out/loaning unless you have specified that you need it. It is dangerous to assume that the borrower will insure it (even if they intend to, they may find it difficult to arrange). Insure hire/loan items (such as marquees) yourself. You can always recover the cost as part of the hire fee. Unity can arrange suitable cover for you.



8. HIRING OUT YOUR BUILDINGS

When others use your Scout premises

Many Groups will be tempted to hire out their buildings, as a source of fund-raising. In principle and practice, this may be a good idea as it can generate significant financial returns as well as improving security. An occupied building is less prone to vandalism.

You will need to check with the property damage insurer that such use is not excluded under your policy (if you insure through Unity, your cover will **not be affected**).

Your potential liability as property owners is covered under the existing Association's Liability Policy. However, you should make potential users aware that they too have responsibilities.

Any equipment brought onto your premises by, say, a playgroup, would remain their property and responsibility. If such equipment were faulty and subsequently caused injury to a Scout, the Scout's parent could sue the playgroup.

For regular users of your premises, particularly other organisations, it is advisable to have a formal written agreement. This need not be complicated and the Legal Department at Gilwell Park can provide model forms.

Remember your property damage policy will almost certainly carry an excess. Anyone who obtains permission to use your Group's 'home' should be prepared to (and be capable of) paying for minor damage caused by their use.

Unity can also offer liability and equipment insurance to groups hiring Scout premises.

Loss of revenue

Loss of revenue means a shortfall in your expected income because your buildings or contents are damaged.

You may rent out your building to playgroups or other local groups, which could be a significant contribution to your funds. If there is damage to your buildings or contents you may lose income whilst you wait for repair or replacement. So instead of a healthy income, you could be facing a sizeable hole in your funds!

If you have your buildings insurance with Unity, you can protect your income by taking out loss of revenue insurance. This cover repays you for the loss of income for up to 12 months. Tell us how much income you expect in the next year and we'll do the rest.



9. PERSONAL EFFECTS

Your own things

It is perhaps worth remembering that no automatic insurance is provided by The Scout Association for Members', helpers' or supporters' personal effects. Our advice to Leaders and to parents is that these should be adequately covered under household insurance because, of course, damage or loss can occur at anytime and not only during Scout activities. Unity can help by providing separate cover, under a section of the Scout Property and Equipment Insurance Scheme, for members' personal effects during Scout activities.

10. THE GROUP'S MONEY

Protecting your hard-earned cash

It is important that Scout Groups and Units insure money in their care and custody. This can be provided under an additional section within the property and equipment policy provided by Unity. This includes loss of money, as defined, from any cause whatsoever, and loss of, or damage to, the clothing of any official of the insured Unit as a result of any theft or attempted theft of the insured money during the period of the insurance.

Do not forget that you may need particular or additional money insurance for a camp, expedition, fund raising events, or a major Scouting activity.

11. EVENT CANCELLATION AND ABANDONMENT

Suppose the fete is ruined by rain

Cancellation and Abandonment Insurance provides compensation to a Scout Group or Unit for the loss of expenses resulting from the cancellation or abandonment of an event, which are beyond your control.

Unity is well aware of the amount of effort required to organise and stage events such as fetes, jumble sales and family days. In addition to the hard work, many events involve considerable financial outlay.

How would your Scout Group fare if the event or activity had to be cancelled or, once started, abandoned?



Some of your outgoings might be recoverable but much of it would not. Instead of a healthy return on the event, you could be facing a financial disaster!

Unity's Cancellation and Abandonment insurance offers the perfect safety net. At a stroke, you can protect your Scout Group from incurred financial loss due to such things as:

- Event site unavailability;
- Inclement weather;
- Strikes; and
- Fires.

12. TRAILERS

On and off the road

Many Scout Groups have their own equipment trailers, or make regular use of trailers belonging to Leaders, parents or supporters.

Under the Scout Trailer Insurance, cover is provided against all risks of loss or damage (including road risks) anywhere in the British Isles (including up to 30 days continental use in any 12 month period). Cover can include trailers that Scouts hire or borrow. Unity have the detailed information.

There are legal restrictions on new and inexperienced drivers and, in future, not all driving licences will permit the bearer to tow all types of trailer without obtaining additional qualifications. If you have any doubts as to the exact legal position, contact the Legal Department at Gilwell Park.

Remember that the driver of the towing vehicle is legally responsible for any trailer attached to their vehicle. They may be prosecuted if the trailer is unroadworthy and if the trailer causes injury or damage to third parties and/or their property by (for example) becoming detached whilst under tow, it is the towing vehicle's Motor Insurance that must respond. Similarly, if the trailer sheds its load it is the driver's responsibility under the law.



13. USE OF PRIVATE CARS

Using your own car for Scouts activities

Generally, the use of private cars should pose few problems if common sense and care is taken. It is really no different from any other time when parents act as glorified taxi drivers for their children and friends.

Many Groups rely on the use of Leaders' and parents' cars to transport Beavers, Cubs and Scouts on activities. It is important that people be aware of the potential complications which can arise with regard to insurance and that they acknowledge their potential responsibilities.

Under United Kingdom law, the driver of a motor vehicle must hold a suitable third party insurance (including indemnity to passengers) and the minimum levels of cover have to be provided by any motor insurer. As this is a statutory requirement, The Scout Association does not provide any cover to individuals in respect of their liability as car drivers as this would be a pointless duplication of cover. It therefore follows that an individual driver must consider whether their use of their vehicle falls within the terms of their agreement with their insurer.

Most motor insurers recognise that policyholders want to help their communities through volunteer driving. Scouting is usually classified as a social, domestic or pleasure activity and, as such, would be included as covered by United Kingdom motor policies. It is not normally classified as 'business use'. But remember that when you declare your annual mileage when buying insurance, you should include your volunteer driving in that.

Some insurers have suggested it might be, but this is usually because they think Scout Leaders are paid! When the facts are explained their view often concurs with the opening sentence of this paragraph. You should check with your own motor insurer.

However some insurers might have conditions around volunteer driving. Some insurers want you to contact them to let them know if you do volunteer. Information can be found on the Association of British Insurers (ABI) website at the following page: www.abi.org.uk/information/consumers/general/volunteer_driving_.aspx or contact your insurer.

The only potential blight on this otherwise happy situation is the 'hire or reward' exclusion contained in most policies. Most insurers will insure their policyholders to carry out voluntary driving, where payment does not exceed the HMRC mileage rates in force at that time. Current HMRC mileage rates can be found at: www.hmrc.gov.uk/rates/travel.htm.

Other insurers take a more absolute interpretation and could view a £5.00 contribution to a £12.00 fuel bill as use of the vehicle for reward. You must check with your insurer.

As the driver you are responsible for anything carried on, in or attached to your vehicle. If you agree to tow the Group's trailer, make sure it is properly maintained and attached because it will be your insurer who picks up the bill if the thing flies off and demolishes someone's Jaguar. For similar reasons, make sure children do not open doors without instruction. A passing cyclist and his bike will not appreciate little Jimmy's assistance in coming to an abrupt halt.

'How many Cubs can you get in a Mini' is not a game to be indulged in. Insurers must provide unlimited cover for bodily injury but there could be serious problems if you overload the car. Most cars are considered five seaters and that is what you should stick to. When organising transport try to arrange 'one car too many' to guard against ending up with too few.

Parents and Leaders should be made aware of the facts and asked to confirm that they have suitable insurance. After all, Jimmy's mum will want to know that when he is in someone else's car, that person is meeting their legal obligation and are correctly insured. If everyone is asked to produce evidence of cover (including Leaders) and the reasons are explained, any reasonable adult should have no cause to object.

If anyone is in any doubt as to how their insurers will react, they should speak to them. If their insurers query the nature of Scouting, it might be an idea to copy this note to them. If any insurer really gets shirty, ask yourself how he might handle your claim! Find someone who is more reasonable.

Loss of no claims bonus protection

Running any motor vehicle is a very expensive business these days. Few Scout Groups could function without a supply of ready volunteers, willing to use their own vehicles for a variety of transport tasks. Especially valuable might be those with a tow bar capable of towing the Scout Group's trailer!

The vast majority of volunteers do not receive any financial recompense for fuel used or for wear and tear on their vehicle. How upsetting then, to find that, following a minor accident whilst on a Scout activity, a Leader is out of pocket due to a reduction in the no claims discount applicable to their own motor insurance policy on renewal.

Unity provides a degree of protection to Scout Leaders or helpers which will pay for any reduction in or loss of their no claims bonus.

If a Scout Leader or helper has an accident in their own vehicle on Scouting activities, they will be compensated towards any policy excess under their private motor policy.

This is an excellent opportunity to safeguard your volunteers from unwarranted expense.

Ask Unity for details and a quotation.

14. TRAVEL

(A) When Scouts go abroad

Scout parties travelling abroad need to take out adequate travel insurance to cover medical expenses, money, personal effects, the risk of cancellation or serious travel delay and so on.

Whilst many countries now operate reciprocal health benefits, these are very often limited to a percentage of the overall cost of treatment. In addition, they will not provide for the costs of repatriating an incapacitated person.

Unity's Overseas Travel Insurance provides the wide range of benefits you would expect from one of the country's leading overseas travel insurers. The 24-hour emergency rescue service provided means that help is only a phone call away and, unlike most commercial schemes, our policy covers all recognised Scouting activities.

Do not forget that if you are taking camping equipment with you, you may need short period cover for that as well.

Medical expenses in the Channel Islands or the Isle of Man are no longer covered under the NHS reciprocal health agreements. Travel insurance is needed to provide protection against unexpected medical costs.

(B) Visiting Scouts from overseas

Whilst Overseas Scouts visiting the United Kingdom might be assumed to have made suitable travel insurance arrangements, this may not be the case. It can sometimes be difficult to arrange in developing countries or those comprising the Commonwealth of Independent States. This can result in significant expense to a hosting United Kingdom Group if, for example, medical treatment and/or repatriation is required. Contact Unity for advice, we have a low cost policy available.



(C) UK travel insurance

With summer camps becoming ever more expensive, how would your Group fare if two or three people could not go at the last minute due to illness? Could you afford to reimburse the camp fee or deposits or would you have to scabble for replacements?

Unity's UK Travel Insurance is available to cover Scouts, helpers and Leaders for cancellation, curtailment, personal effects and personal accident.

Groups planning camps or expeditions in the UK should consider budgeting for such cover or offering it as an option.

15. GO-KARTS AND QUAD BIKES

Mini motoring

Go-karting is a recognised Scout activity and Scouts taking part in properly organised and controlled karting are covered by the Personal Accident and Medical Expenses Policy, in respect of potential injuries to themselves.

Whilst the Legal Liability Policy will protect the potential liability of the Leader, or other authorised adults who are in charge of or who organise the Scout Party, it does not cover the potential liability of the individual participant when he or she is actually driving a kart. Suitable drivers' liability cover can be made available under the Karting Indemnity Scheme.

Further details and costs are available from Unity.

Groups who own go-karts can obtain accidental damage, fire and theft cover through Unity.

Similar arrangements may be needed for users of All Terrain Vehicles (ATVs). Remember also that there are legal restrictions which govern the use of ATVs by those under 16 years of age. Speak to the Information Centre for more details.



16. MINIBUSES

Whether you own them or use them

If you operate a minibus (whether hired, borrowed or bought) it may have to be registered as a Passenger Carrying Vehicle, driven by PCV licence holders unless:

- a) The operating costs are financed solely from a 'minibus fund', the monies of which are raised by separate fund raising. Or
- b) The vehicle is operated under the terms of a minibus permit (available from the Information Centre at Gilwell Park) which will allow certain direct or indirect charges to be levied on passengers.

Even when a minibus permit is held, direct or indirect charges to cover the cost of a journey may still constitute use for 'Hire or Reward' in the eyes of some insurers. You must therefore discuss your intentions with the vehicle insurers beforehand.

Unity has facilities available for annual cover on Group, District and County owned or operated minibuses.

More information may be obtained from the following Headquarters Departments:

The Scout Association's Legal Department:
'Motor Transport' leaflet and general advice.

The Scout Association's Information Centre:
Minibus Act and Permits

Unity:
Vehicle Insurance



17. OTHER MOTOR VEHICLES

(Such as lorries and vans, carnival floats, site vehicles and grasscutters)

Hired vehicles are usually insured by the hire firm, and this should include legal liability to passengers. The latter will, however, be limited to the maximum seating capacity of the vehicle. The extent of the cover, and any limitations regarding persons entitled to drive, should be checked carefully with the hire firm. In connection with borrowed vehicles, enquiries should be made of the vehicle's normal insurers regarding the extent of cover and whether the insurance is in order for the purpose for which it is proposed to use the vehicle. This is particularly important in the case of lorries or trailers used for carnival floats. The Scout Association Legal Liability Policy will cover the potential liability attaching to an adult supervising children riding on the float, in respect of the children themselves and their actions. However the liability of the driver (in respect of his actions) both to his 'passengers' and to the other third parties must be covered under the appropriate motor vehicle insurance covering the lorry or the vehicle towing the trailer.

Many campsites (and indeed some Groups) operate mechanically propelled vehicles on their land. These vary from simple 'sit and ride' lawnmowers through to tractors and dumper trucks! Whilst the law does not require Motor Liability Insurance to be in force for vehicles not licenced for use on public highways, it is obviously sensible for suitable insurance to be in force. Unity can offer a range of covers from basic third party only through to fully comprehensive.



18. BOATS AND MARINE ACTIVITIES

Ownership and operation of boats

Any boat, canoe, sailboard, etc. owned or operated by Scouts has the potential for causing injury, loss or damage to other people or their property. The potential legal liability of the Leader or other person responsible in such circumstances may be insured in a number of ways.

For non-motorised vessels less than 5 meters long, such as canoes, kayaks and sailing dinghies, third party claims cover is automatically provided under the Association's Public Liability policy.

You are reminded that all Scout owned vessels should be adequately insured against risks of loss and damage whilst in use and whilst stored. Cover can be provided by Unity.

You can insure your motorised vessels under Unity's Marine insurance policy for loss, damage and third party claims cover up to £2,000,000.

Where the vessels are not insured for hull loss/damage risks with Unity, you should check with your own insurer.

Privately owned craft, loaned to Scout Units, should be insured by the operating Group. Private use extensions (for vessel owners) are available, subject to special terms, from Unity.



19. AIR ACTIVITIES

When Scouts leave the ground

Liability for hovercraft, fixed line towed round canopy parascending flights is covered by the Legal Liability Policy.

For parascending and paragliding flights and hang-gliding participants must be members of the sport's governing body, The British Parachuting Association or the British Hang Gliding and Paragliding Association (BHPA).

Scout involvement in other air activities as passengers gaining flight experience is covered. The provision of cover is conditional upon Gilwell being supplied with information about Scouts flying in light aircraft, hovercraft, gliders, microlites, hang-gliders or hot-air balloons. This includes use of aircraft for parachute descents.

If any Scout Group or Unit owns a glider or other form of aircraft then, of course this should be adequately insured against third party aviation risks as well as for physical loss or damage. This insurance can be very costly and it is often cheaper to arrange cover through one of the National Governing Bodies, such as the British Gliding Association and the Hoverclub of Great Britain.

Part C

Other useful information

20. FUNDRAISING EVENTS



Bouncy castles - the supervisor must be king.

Bouncy castles and similar inflatables seem to go in and out of fashion but they are generally seen as simple, safe fundraising attractions.

Like any piece of equipment, they can 'bite' if used incorrectly. There have been injuries caused by inflatables blowing over in high winds. More typically, injuries (and consequent liability claims!) arise from mixing large and small children (small ones break when bounced on) and from failures to supervise their use properly. A responsible person should be watching **all the time** and this cannot happen if the only person available is taking the money and supervising those about to go on. If the age/size range at the event is wide, run appropriate 'sessions'.

Speak to the Information Centre for more advice.

Bungee runs - a horizontal challenge

These come in a variety of forms, ranging from professionally built inflatable 'runs' to simple homemade versions consisting of plastic sheeting covered in soapy water.

The dangers should be obvious. Players will fall over and slide, so there **must** be a smooth surface. Plastic sheet on 'hard ground' (and that includes grass playing fields) is not suitable. Padding under the sheet is essential. Age and physical size is important and you may need to adjust the bungee to ensure that small children do not get catapulted backwards. There have been serious head injuries and at least one serious lower spine injury when a player landed backwards on a karibener attaching the bungee to the belt. As with bouncy castles, supervision must be constant and over-enthusiasm controlled. The Information Centre at Gilwell can provide a factsheet (see Appendix 1).

Firework displays - too hot to handle?

Public firework displays are very popular and have replaced the traditional private garden event around the 5th November, to a large extent. Many Scout Groups have identified firework displays as good community social events with the added attraction of providing an excellent fundraising opportunity.



The Scout Association's Legal Liability Policy will protect Scout Groups, Leaders and other adults who organise displays (whether just for Group, family and friends or for the general public) but organising, and firing safely, requires careful attention to detail and meticulous planning. Every year people are injured at Scout organised displays and many of these incidents result from inexperience.

Whether planning a small private event or a large public display, you must take appropriate advice. Many reputable firework manufacturers offer advice (and in some cases, training). The Health and Safety Executive (HSE) publish an excellent book 'Giving Your Own Firework Display' and this is essential reading for a display organiser. If you cannot comply with the HSE recommendations, you should not be running the event!

Car washes

These can be a lucrative fund raising method, with the added advantage that you can include the Scouts in the activity. Children and water tend to go down well together! The Scout Association's Legal Liability Policy does cover car washes.

Inevitably, we have had our fair share of claims from irate drivers. In some cases, the Scouts have been the cause of the damage (like the one in which a bucket of water was placed on the bonnet of a car and then pushed across the shiny surface) whilst in others, the issue has been disputed (the dirt on the car may be concealing a scratch).

Planning can avoid many claims (not to mention avoiding adverse publicity for the Group). Consider some simple measures:-

A dropped sponge should **never** be picked up and re-applied to the car, even if it is rinsed in the wash water. One adult should be in charge of taking in dropped sponges and providing a replacement whilst the soiled sponge is thoroughly cleaned.

Use a soft brush to rinse the worst of the grime off the car (preferably with running water) before washing with shampoo and sponges.

Never use the last few inches of water from a bucket. That is where grit and particles will be concentrated.

Cleaners should not wear clothing with metal zips or similar hard accessories. Leaning over to clean the bonnet can result in zips scratching the paint-work.

Finally, a responsible adult should inspect the cars, with their owners, before cleaning commences. Any pre-existing damage can be pointed out to the owners, saving arguments later about who caused it.



Bag packing/trolley service - your very own supermarket sweep

This has become a popular fundraiser, with many high street supermarkets willing to participate. It has many attractions, not least that it can be very lucrative!

The liability risks range from crushing a customer's goods to crashing a trolley into a brand new car. The liability policy will cover such mishaps but avoidance should be the aim. This really comes down to supervision and that means rounding up enough adults to ensure a quality service without relying on a small Scout to push a huge trolley on their own.

21. SAFETY AND RISK ASSESSMENT

One dictionary definition of the word 'accident' is an 'event happening by chance'. Inevitably, despite the greatest care and preparation, accidents can and do happen. All too often, however, what some call an accident can be attributed to a failure to properly assess the risk and to act accordingly.

It is significant that comparatively few accidents happen during adventurous activities, whilst one third of all notified accidents occur in or around the Scout Group Headquarters and another third happen on campsites.

The simple truth is that we all recognise the dangers in dangling a Scout twenty-five metres up a rock face. We insist that those leading such activities be properly qualified and publish guidance on techniques and safety. Troop night, however is accorded little attention.

Why do we fail to see the obvious? To an extent it is a case of familiarity breeding contempt. How many Group Headquarters can identify the following:

- Tables, chairs and other 'hard' equipment stored in the main hall where games are played.
- Fixtures/fittings which protrude from the walls (fire extinguishers, window sills etc.).
- Slippery vinyl flooring (a particular hazard when it is wet.)

Or at camp:

- Open fire cooking with containers balanced on unstable platforms.
- Boiling water placed outside the dining shelter to cool down.
- Use of a rope 'swing' set up by previous campers.

Some of the most serious 'accidents' reported to the Association are attributable to a total failure, by a Leader, to think through to the potential consequence of their action. Consider the following recipe for disaster:

Take a one gallon aluminium dixie, a single burner gas cooker and a trestle table. Set them up in the dining shelter on a campsite and bring the water to the boil. Now add several boisterous Cub Scouts around the table...

It wasn't an 'accident'. The results were obvious to anyone who thought about it! Some hazards are, of course, harder to predict. The Scout Movement is well known for its ability to scrounge potentially expensive items and many well meaning companies or individuals will donate equipment. Our 'accident' files contain many examples of injuries caused by such an item as the humble fire extinguisher (more often noted for being empty when needed), and there is a recorded case of a Cub Scout being impaled on the springs of an armchair donated for the comfort of the Scouters' room! It really should not need saying but any equipment bought secondhand or donated should be carefully checked for safety. This is especially true if it contains liquids or gasses under pressure or whose combustion can cause toxic fumes or if it is electrically powered. A 'freebie' is not worth it if it ends up costing someone their life.

Nearly all Scout Counties/Areas have a 'Safety Co-ordinator' who can offer advice and, increasingly, Headquarters is providing risk assessment models and tools for your use. We do not need to become 'slaves' to paperwork. However, a simple assessment may stop a painful incident from happening.

Think safety! Most 'accidents' can be prevented if someone had stopped long enough to consider the potential. When planning activities and camps, look **critically** at the programme. Appoint a safety officer and consider the 'safety checklist'. A risk assessment fact sheet is available from Gilwell (See Appendix 1).

22. RISK MANAGEMENT

The concept of 'risk management' is relatively simple and can be applied equally to accidents involving physical injury and to the protection of a Group's assets. The idea is to identify potential risks and then to formulate a plan to avoid or minimise them.

Just as many Groups are unaware of the potential for accidents in and around the Groups' Headquarters, an equally large number are oblivious to the need to protect themselves against crime. Nationally, we have seen unprecedented increases in both vandalism and arson attacks on buildings and equipment and this is costing dearly in terms of increased premiums and excesses.

Good security costs money. Many Groups take the view that they pay more than enough for their insurance, without committing hard earned cash to improve locks, install alarms etc. Whilst this attitude may be understandable, it ignores the fact that even one major loss prevented can save us all increased premiums next year. Furthermore, improved

security can produce immediate benefits. A lower starting premium rate and a discount might apply. These savings could pay for an alarm system over 3-4 years.

At the end of the day, if an arsonist does strike, your insurance will hopefully meet the costs of a new building. What it will not do is replace all those artefacts and memorabilia collected over many years and which comprise the Group's history, nor will it compensate you for the hard work and heartache needed to re-establish the Group.

Tip: Photograph unusual items or those with a high value. Then keep the photos somewhere safe and away from the items concerned. The photos are useful for proving your claim and may assist in having replacements made if appropriate.

Where to start? Well the obvious thing to do is to examine carefully your existing security. Try to identify the weakest point. Areas such as:

- 1) Small ventilators/windows left open. These can be especially vulnerable where they are 'hidden' at the back of buildings (toilet windows are especially prone).
- 2) Panic bar equipped fire escape doors. These can often be sprung simply by banging on the outside!
- 3) Inadequate 'rim' type locks.
- 4) Combustible materials stored against the outside of the building (i.e. pioneering poles, dead vegetation, pallets etc).
- 5) Large glazed windows.

Having identified the risks, get them raised at the next Scouters and Group Executive meetings. Draw up an action plan, dealing with the most vulnerable areas first and examine the options for protection.

Some tasks might cost little or nothing and yet reap a large benefit. For example cutting back shrubs and bushes to reduce cover for would be thieves (or conversely, planting brambles and other thorny plants in strategic locations). Screwing up 'unused' windows (thieves do not like climbing through broken glass) or even sealing them off completely.

Your building does not need to look like Fort Knox to be secure and yet you can do much to discourage the attention of the thief or arsonist. An alarm system will obviously entail major expenditure but will undoubtedly reduce risk. A simple audible only system may well produce a discount on your premium rates which will pay back the outlay over 4-5 years. It is an investment in the Group's future.

23. ABUSE

Abuse can occur in even the very best of Scout Groups, and can fall into a number of categories. It can be as simple as a Leader and a child not 'getting on' together (with the Leader being seen as unfriendly or even bullying). On the other hand, it could be quite complex, involving emotional attachments and even physical harm.

An allegation of abuse can be very easy to make and difficult to defend in circumstances where Leaders place themselves in a vulnerable position. It is clearly unwise for an adult to be alone with a child but it can easily happen. A child, sent to the stores to collect something is away longer than anticipated and the Leader goes into the storeroom to look for him. A homesick child disappears at camp and is found by a Leader behind the ablutions crying. It is so easy to end up in a compromising position.

All adults in Scouting should be familiar with the Association's policy and with the yellow card scheme. Leaders can support each other by being aware of the danger signs and pitfalls and by reminding each other. If abuse is claimed or suspected, **immediate action must be taken to protect the child**. The appropriate authorities must be informed within the **shortest possible time** and no attempt made to conduct an internal investigation first. For help and advice, contact the Safeguarding Team at Gilwell Park.

Part D

If things do go wrong

24. ACCIDENT/INCIDENT REPORTING

Accidents or incidents which result in injury, loss or damage should be notified **promptly** to **Unity. Telephone at an early stage** and **Unity** staff will advise you what needs to be done. In addition to the information in this booklet, see P.O.R. chapter 7 Emergency Procedures.

The incident report form is now available in an electronic format including the completion of the form without having to first print it out.

There is an excellent fact sheet available from the Information Centre at Gilwell Park on the subject of accident reporting. Other useful fact sheets cover a pre-event check list and home contacts. Details in Appendix 1.

Appendix I:

Risk checklist

A. Activities

- 1) Who is specifically responsible for safety?
- 2) What known hazards are there to the proposed activity?
- 3) What possible hazards might there be, e.g. Cut, break, burn, scald?
- 4) What action is needed to minimise identified risks?
- 5) What safety equipment do we need (fire extinguishers), etc?
- 6) What plans are there for rescue, evacuation, first aid, etc?

B. Property Damage

- 1) How 'hidden' is the building?
- 2) Are there any 'blind' areas where thieves can lurk?
- 3) What is the easiest point of forced entry?
- 4) How secure are panic bar equipped fire doors?
- 5) Who is responsible for security?
- 6) Have you asked neighbours to keep an eye open?
- 7) Have you taken any advice on improved security?

C. Abuse

- 1) Are you fully aware of the Association's yellow card scheme?
- 2) Have you discussed possible dangers with your colleagues?
- 3) Do you understand the importance of not being alone with children?
- 4) Are you aware how easily inappropriate physical contact can be misunderstood?
- 5) Do you understand the vital importance of taking full and rapid action following a complaint?
- 6) Do you know to whom details should be sent?

Appendix II:

Other sources of information

You should refer to Policy, Organisation and Rules (P.O.R.) chapters 8 (Insurance) and 9 (Activities). Other P.O.R. Rules will apply depending on your circumstances.

Construction (Design and Management) Regulations 1994 - ISBN 0-11-043845-0 available from HMSO. HSE Publications on this subject (Books and Factsheets) are available from HSE Books, PO Box 1999, Sudbury, Suffolk, CO10 6FS.

The Scout Information Centre open from 8am-7pm weekdays, and from 9am-12pm on Saturdays (except Bank Holiday weekends). In addition they can provide a wide range of resources and factsheets. Those mentioned in this booklet are:

FS 120000 Risk Assessment
FS 120003 Bungee Running
FS 120079 Accident Reporting
FS 120078 Home Contacts

Many of these and other factsheets can be found on the Scout Website at www.Scoutbase.org.uk

Appendix III:

Checklist of insurance policies provided by Unity

Cover	Under the Association's overall policy	Bespoke policies for Groups, Districts and Counties	Section
Public Liability	✓	-	Section 1
Personal Accident and Medical Expenses	✓	-	Section 2
Trustee Liability	✓	-	Section 3
Employers' Liability	-	✓	Section 4
Non-members personal accident and medical expenses, for helpers, committee members, instructors	-	✓	Section 2
Non-member children public liability and personal accident insurance	-	✓	Section 5
Non-Scouts using climbing and abseiling facilities	-	✓	Section 1
Property and Equipment	-	✓	Section 6
Short Period Use (hired/borrowed equipment)	-	✓	Section 7
Loss of Revenue from Hiring Out Your Buildings	-	✓	Section 8
Personal Effects	-	✓	Section 9
The Group's Money	-	✓	Section 10
Cancellation and Abandonment of events	-	✓	Section 11
Trailers	-	✓	Section 12
Use of Private Cars - Loss of no claims bonus	-	✓	Section 13
Scout trips abroad	-	✓	Section 14
Scout camps and trips in the UK	-	✓	Section 14
Go-Karts and quad bikes	-	✓	Section 15
Minibuses	-	✓	Section 16
Other Motor Vehicles - Lorries, Carnival Floats, Sit-on Mowers	-	✓	Section 17
Boats and Marine Activities	-	✓	Section 18

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We hope that this booklet has answered any questions that you may have, but please feel free to contact Unity for further information:



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