



## Guidance about Insurance for Volunteers

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### Please note:

This document is intended for Volunteers. Guide Dogs Staff please also refer to document BF-IN-GN-001.

### Guidance for all volunteers

This document is intended to provide information on the insurance cover Guide Dogs have in place for our volunteers and volunteering activities. It also includes what to do if you were involved in an accident, from an insurance perspective.

Guide Dogs have a range of insurance policies in place that protect the organisation and ensure the funds we raise are used to deliver services that enable people who are blind or partially sighted to live the lives they choose. Our public liability insurance is relevant to volunteers undertaking approved activities on behalf of Guide Dogs, and meets the costs of defending a claim and/or paying the costs for any damages where Guide Dogs are legally responsible for the injury, death, loss or damage to the property of a third party.

### Definitions

**Public liability insurance:** also known as ‘third party insurance’, is designed to protect a business from the financial risk of being sued by a third party (i.e., a member of the public).

**Personal accident insurance:** it provides limited cover to volunteers if they sustain an accidental injury while carrying out official activities on behalf of Guide Dogs.



**Volunteer:** a current regular or occasional volunteer who has successfully completed all required recruitment and selection checks for a specified role or specified roles within Guide Dogs.

**Non-hazardous activities:** insurers provide a categorised list of activities, some of which are classed as non-hazardous. Guide Dogs have specific steps to follow depending on how each activity is categorised.

**Off lead exercise (sometimes referred to as 'Free running'):** when the dog is off lead in a safe environment to support its ongoing training and development, as well as its mental and physical welfare needs.

**Pet dog:** a dog that is legally owned by a volunteer. This includes rehomed guide dogs and rehomed guide dog puppies.

## **What to do if you are involved in an accident**

If you are involved in an accident, you must follow the steps below:

- Do not admit liability.
- Tell the other party involved that Guide Dogs will advise their insurers.
- Record details of any witnesses to the accident. Someone from Guide Dogs will guide you through the process of completing an Incident Investigation Form.
- If the other party state their intention to claim, ask them to put their claim in writing.
- Any communication from a third party relating to an accident must be forwarded to the Insurance Department at Guide Dogs immediately: [insurancegeneral@guidedogs.org.uk](mailto:insurancegeneral@guidedogs.org.uk). Please do not respond or communicate on the subject with an outside person, firm or company employee. If you do, this may invalidate our insurance.



## **General volunteering activities**

### **Damage, loss or destruction of volunteer's possessions while volunteering**

There is no Guide Dogs insurance cover for volunteer's possessions (e.g. clothing, personal effects, motorcycles, or vehicles) if they are damaged, destroyed or lost whilst volunteering.

### **Own vehicle insurance for volunteering activities**

Volunteers are required to insure their own vehicle and notify their insurers of the volunteering activity they carry out for Guide Dogs. Guide Dogs does not provide this cover.

Volunteering is usually covered under "social, domestic, and pleasure" policies and the majority of companies do not charge an additional premium if the vehicle is used for volunteering purposes. However, requirements may differ depending on each insurer; more information can be found on [The Association of British Insurers' website](#).

If a volunteer is involved in an accident whilst carrying out a volunteering activity, Guide Dogs insurance does not cover any claims for loss of 'No Claims Bonus' or any uninsured losses (i.e. repair costs to the volunteer's vehicle, or the policy excess).

### **Accidents from the use of Guide Dogs equipment**

The public liability policy will cover claims made by volunteers resulting from the use of Guide Dogs equipment only where Guide Dogs are found to be at fault for the incident.

### **Volunteers who reach the age of 85 years old**

Our insurance does not automatically continue for anyone volunteering once they reach the age of 85. Insurers may extend cover for volunteers over 85 years old if the volunteer completes a medical questionnaire. If a volunteer chooses not to complete the questionnaire, cover may be limited.



## **Volunteering with our dogs**

Below there are some scenarios that will help you understand what insurance cover is in place when you volunteer with one of our puppies/dogs, and what happens in case of an accident.

### **Injuries to the puppy/dog**

There is no insurance in place to cover these, and Guide Dogs will pay for any veterinary treatment required to cover any injuries to the puppy or dog using its charitable funds.

### **Free running a puppy/dog**

Only adults over 18 years old are allowed to undertake off-lead exercise, but they must have been given prior specific training and authorisation by Guide Dogs. Dog exercisers must only free run a dog when the owner has advised that it is safe to do so, and taking into account advice on suitable environments and any known behaviours of the dog. Please remember that every dog is different, and free running is not always a suitable activity for every dog.

### **The volunteer's possessions are damaged or destroyed by a guide dog or puppy**

Our insurance does not cover damage to your property. However, we will consider whether a claim can be paid from charitable funds on a case-by-case basis. Payments will only be made by Guide Dogs in the event of special circumstances, where the cause of the damage is deemed to have been outside the control of the volunteer or staff member. It is important that all training and guidance are followed, and steps are taken to minimise the chances of damage occurring (e.g. supervising the dog and/or placing items fully out of reach).

### **The puppy/dog causes an injury to a member of the public or damages their property**

The public liability policy covers puppy raiser and fosterer volunteers for claims made against them following incidents involving the puppy/dog they are in charge of. This includes, for example, if the dog



runs into the road and causes a vehicle to crash; if the dog is free running and knocks someone over; if the dog bites someone.

## **Fundraising**

If you are volunteering with us as a fundraiser, the following insurance information will be relevant to you.

### **Fundraising activities organised by Guide Dogs' staff or volunteers**

Guide Dogs' public liability policy provides insurance for non-hazardous activities if the event is organised by a Guide Dogs staff member or volunteer, or when the person taking part is a volunteer, provided we are aware that the volunteer is undertaking this activity. If in doubt, please get in touch with your volunteer manager.

### **Damage or theft of retail merchandise or donated goods**

There is no insurance cover for donated goods. Guide Dogs merchandise is covered against the risk of loss or damage, including theft.

### **Guide Dogs fundraising equipment**

Our insurance covers Guide Dogs' property, gazebos, marquees and exhibition trailers against accidental loss or damage. However, cover excludes theft from the open, which technically means cover is only in place for items if they are stolen from an enclosed unit, i.e. building or garage.

### **Injuries from theft or attempted theft of charity funds or equipment whilst volunteering for Guide Dogs**

The Guide Dogs' personal accident policy provides some cover in the event of temporary or permanent total disablement which prevents the volunteer from carrying out their normal daily activities, or death. For more information about personal safety please refer to our [Community Fundraising Groups Health and Safety Guidance](#).



## **Pet dogs supporting fundraising events**

Guide Dogs do not generally provide any insurance cover for pet dogs supporting fundraising events. Responsibility for the volunteer's pet dog rests with the volunteer, who must have their own public liability insurance in place to protect them against their legal liability as the dog owner. Please see the [Fundraising Group Handbook](#) for more information on how to register your pet dog as an ambassador dog for Guide Dogs. If you have any queries about this, please speak to your volunteer manager.

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