

Insurance for Community Groups

Cabinet

Date: 7th December 2016

Author: Cabinet Member for Communities
Head of Localities, Community Involvement and Volunteering

Wards: All

Locality Affected: All

Parishes Affected: All

1. Purpose and Reasons

- 1.1 This report responds to the Council motion passed in April 2016 (Minute 90) that resolved that a report be brought to Cabinet to outline the extent to which the Council can use its Public Liability Insurance to cover community groups and charities who are providing a voluntary service to the local community.
- 1.2 The Head of Localities, Community Involvement and Volunteering has worked with the Council's Insurance Officer and with Voluntary Action Swindon to examine this issue, and Cabinet are asked to approve a recommendation for continued joint working between these agencies to support community activity in Swindon.
- 1.3 The proposals contribute towards the Council's Vision for Swindon, and particularly: Priority Three: ensure clean and safe streets and improve public spaces and local culture; and Priority Four: Help people to help themselves while always protecting the most vulnerable children and adults.

2. Recommendations

Cabinet is recommended to:

- 2.1 Note the contents of this report.
- 2.2 Authorise the Council's Head of Localities, Community Involvement and Volunteering to work with Voluntary Action Swindon to encourage and support the activities of residents who wish to positively contribute to their local communities and provide appropriate advice in relation to insurance cover.

3. Detail

Background

- 3.1 At the Council meeting of 14 April 2016, Councillor Jim Grant moved and Councillor Toby Elliott seconded "This Council notes the problems community groups and charities are having obtaining Public Liability Insurance in order to provide a voluntary service on behalf of Swindon's communities. This Council requests the Cabinet Member for Communities and Strategic Planning to bring a report to Cabinet outlining the extent to which the Council can use its Public

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Liability Insurance to cover community groups and charities who are providing a voluntary service to the local community.”

- 3.2 Residents and groups positively contribute to their local communities in countless ways across Swindon. Most of this is informal and is to be celebrated as part of everyday neighbourliness and community life in the Borough.
- 3.3 As activities become more formal and organised, groups will need to consider risks that can arise from their activities and events, which may involve larger numbers of people or equipment. Voluntary Action Swindon and the Council's Localities team routinely provide advice and support to groups about the possible impact of their activities, and their possible risks and liabilities, and how to insure against these. This includes advice on when activities are of sufficient scale that groups should consider cover, and how to go about securing it.
- 3.4 The question of whether the Council's insurance could be extended to cover community activities has been investigated with the Council's insurers, with other local authorities and with the charity sector. Insurance arrangements are dependent on the circumstances of the event or activity:
 - 3.4.1 where the Council organises or supports community activities, then community volunteers can be covered by the Council's insurance, as long as a register is kept of participants, and an appropriate safety briefing is given. The Council's guidance is set out at Appendix 1.
 - 3.4.2 where organised activities or events are run by larger community or voluntary groups, they will typically be constituted, and have insurance cover in place, and an income stream to cover those costs. As a comparison in the charity sector, fundraising events undertaken on behalf of a charity are often liable for their own costs – including insurance and safety – and will cover these through the money that is raised.
 - 3.4.3 this can be more of a challenge for smaller, more informal groups and activities. The Council's insurers have advised against insuring third party groups, as this would lead to a scenario where the Council would hold the insurance risk for activities over which it would have no oversight or control. Whilst the Council's insurance cannot be extended in these circumstances, to ensure groups are supported, the Council will:
 - i. work with Voluntary Action Swindon to further publicise advice and support about when groups should consider insuring their activities
 - ii. provide direct support to groups through its Insurance Team about how to take out cover, and obtain the most cost effective cover
 - iii. provide community grants to help community groups get established, which can include meeting the costs of their insurance.

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4. Alternative Options

- 4.1 From research with other local authorities, no authority was identified that extended its own insurance cover to community groups. In addition, insurance advice was that for risk exposure reasons, this would not be an appropriate way for the Council to manage this issue.

5. Implications, Diversity Impact Assessment and Risk Management

Financial and Procurement Implications

- 5.1 There are no financial implications arising from this report.

Legal and Human Rights Implications

- 5.2 All legal and human rights considerations have been taken fully into account in compiling this report. It is considered that the recommendations of this report are compatible with Convention rights.

All Other Implications (including Staff, Sustainability, Health, Rural, Crime and Disorder)

- 5.3 There are no other implications arising from this report.

Diversity Impact Assessment

- 5.4 A Diversity Impact Assessment has been undertaken and no adverse impact has been identified.

Risk Management

- 5.5 There are no risk implications arising from this report.

6. Consultees

- 6.1 The Board Director, Resources (Section 151 Officer) and Director of Law and Democratic Services (Monitoring Officer) are consulted in respect of all reports.

7. Background Papers

- 7.1 None.

8. Appendices

- 8.1 Appendix 1 – Litter Picking, Guidance for Volunteers.

9. Key Decision/Decision in Cabinet Work Programme and Forward Plan

- 9.1 This is not a Key Decision and is included in the Cabinet Work Programme and Forward Plan for August 2016.