



WE DISCOVER, WE GROW

Girlguiding

Insurance for properties



The Insurance team

Rachel King

Claudia Melis

Presentation plan

1. Insurance policies a property might need
2. Résumé of the key policies
3. Accident reporting
4. Hiring out your property
5. Contacting the Insurance Department

1. What insurance policies might a property need?

Depending upon your property, this could include -

- Public Liability
- Employers' Liability
- Buildings and contents
- Motor insurance
- Any others? What you will need will depend upon the nature of your property

1. What insurance policies might a property need?

Which are provided by Girlguiding?

Provided:

- Public Liability insurance
- Employers' Liability insurance

Not provided:

- Buildings
- Contents
- Motor
- Any other policies

2.

A resumé of the key policies



2. A resumé of the key policies

Public Liability insurance

What is it?	An insurance to protect you and Girlguiding against claims of damage to property or injury
Who does it cover?	Anyone managing a Girlguiding property or attending a Girlguiding activity unless they are representing another organisation
What doesn't it cover?	Actions that are deliberately harmful or illegal. It also doesn't cover asbestos, motor, contractual liability and third parties
Who can claim?	Any third party which includes members, parents, visitors, owners of other sites, trespassers

2. A resumé of the key policies

Public Liability insurance

- Has been extended to cover all the virtual / home activities currently being undertaken
- Would cover claims of members infecting someone with Covid if they are found to be legally liable and the link to the infection is proven

2. A resumé of the key policies

Employers' Liability insurance

What is it?	Covers claims of injuries to employees caused by negligence that happen on or off site whilst working at any Girlguiding level
Who does it cover?	Any salaried or non-salaried employees, including volunteers and part-time people such as cleaners, administration staff and caretakers
Who doesn't it cover?	Anyone who is contracted in and not under your responsibility
What do you need to do?	Display a copy of the certificate in a property / office where there are employees

2. A resumé of the key policies

Employers' Liability insurance

- It covers working from home, subject to risks assessments being carried out to ensure they are in a safe working environment

2. A resumé of the key policies

Buildings insurance

What is it?	Covers damage to the structure of your property and usually fixtures and fittings. It needs to be for the full reinstatement value of the property
Leasehold properties	This is probably provided by the landlord but you should make sure that the cover is correct when it is renewed. You may also need to arrange contents insurance
Trust Corp properties	The insurance must be taken out in the name of the guide group (or in both names for a joint scout and guide hut). If your property is held by The Guide Association Trust Corporation , that must also be added to the policy as an interested party. Under some leases, you might also need to include the landlord on the policy in some way.

2. A resumé of the key policies

Buildings insurance

- Insurers have introduced new requirements if buildings are temporarily vacant or unused

2. A resumé of the key policies

Contents insurance

What is it?	Covers the contents of the building and equipment
What do you need to do?	Review what you have in your building, including activity equipment and look at the value of it to decide whether to take out a policy. Make sure that you calculate the right values of your building and contents.
Key fact	Important to note that it is not covered under any of Girlguiding's policies

2. A resumé of the key policies

Contents insurance - Running a Depot

- You will need to get cover for stock and money as goods ordered are your responsibility from delivery until sale. If a depot is being run from someone's home, they will need to tell their household insurer otherwise they will not be able to make a claim.

2. A resumé of the key policies

Business interruption insurance

What is it?	Provides cover for loss of business when it cannot continue
Where you might find it?	It might be something that you have as part of a buildings and contents policy or a separate policy
What to look at?	What circumstances trigger the policy - Girlguiding's was not triggered by the closures from Covid because there was no property damage

2. A resumé of the key policies

Motor insurance

When might you need it?	If you have vehicles at your property, you will need to make sure that you have insurance for them
What else might you need to do?	If you use your personal vehicles for volunteering, you need to check with your insurers that this is covered under your policy
Other motor insurance to consider	If your group hire a minibus and it does not have insurance, speak to HQ for assistance

2. A resumé of the key policies

Other policies that you might consider

- Event cancellation
- Engineering insurance and inspection
- Trustee liability insurance
- Small craft policy including marine liability

3.

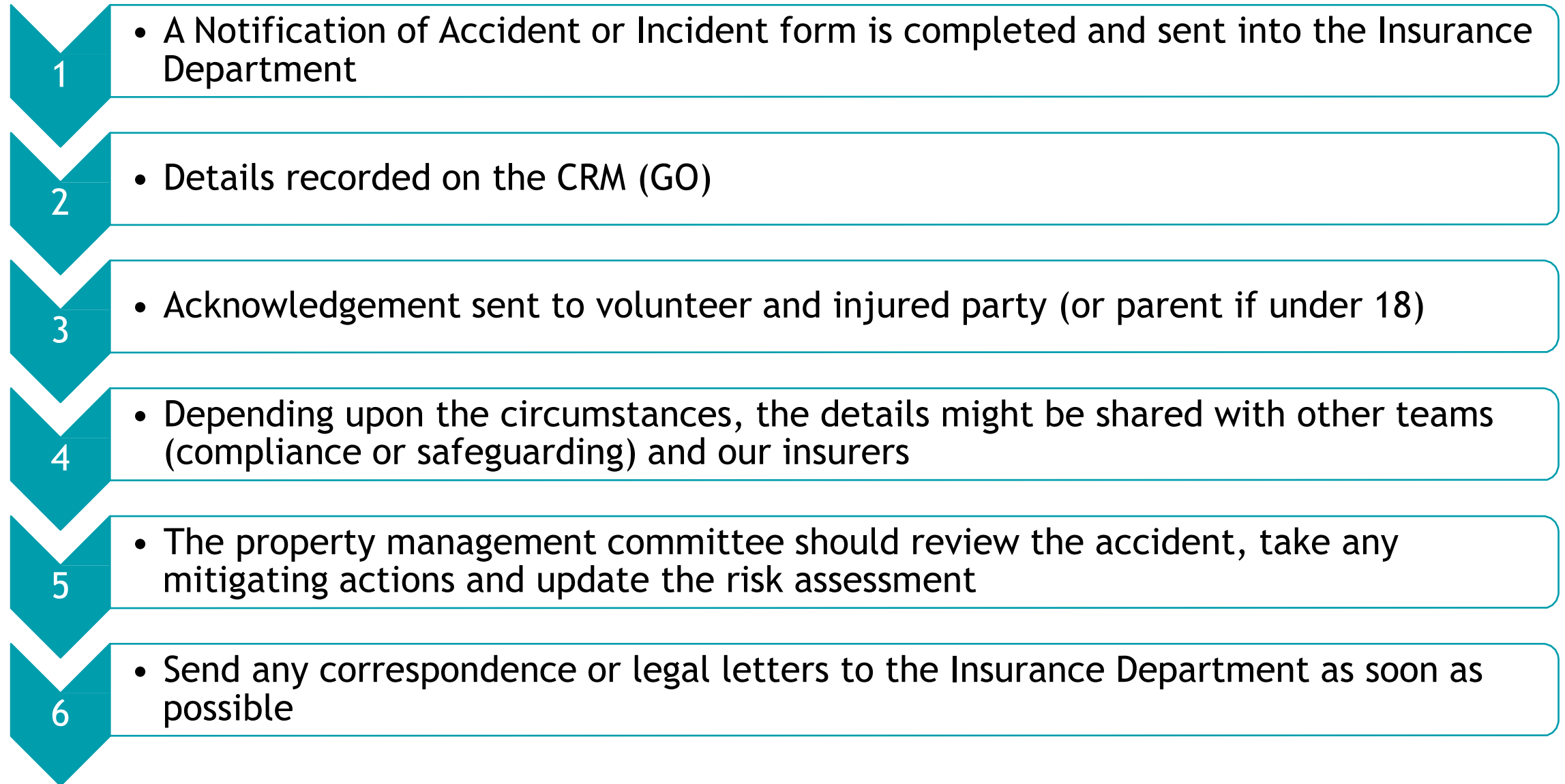
Accident reporting



3. Accident reporting

- One of the things that might happen at your property is an accident. Does anyone have any examples of an accident that might have happened at your property?
- What should you do if an accident happens at your property?

Accident reporting process



Notification of Accident or Incident



This form should be completed by an adult member of Girlguiding as soon as possible after an accident or incident. Please complete the whole of the form and attach any relevant witness statements, forms or documents. This is not an insurance claim form - it is purely for notification. Please keep a copy of the form until receipt is acknowledged by HQ and then safely destroy it in line with GDPR.

If you have any queries about this form, please contact the Girlguiding insurance department via email insurancesupport@girlguiding.org.uk or via the helpline on 0845 260 1053.

We do not collect your personal information to provide incident management process insurance claims and other legal purposes. We do not store your data with:

- Lopa
- logf

For more information on how we use your data, please see our privacy policy. You can contact us at insurancesupport@girlguiding.org.uk or via the helpline on 0845 260 1053.

Injured person

Name _____ Membership number _____

If the injured person is not a Girlguiding member, please provide their details below.

Date of birth _____

Address _____

Tel. _____ Email _____ address _____

Next of kin (if injured person is under 18)
Name _____

Relationship to injured person _____

Contact _____

Leader
Name _____ Membership number _____

U. vel _____

Accident details

Date and time of accident/incident _____

Event/Activity _____

Has a risk assessment been completed prior to the activity taking place? Yes No

Location (address and contact person) _____

Size of group _____ Number of adults supervising _____

Was this a joint activity with the Scout Association? Yes No

Description of accident/incident

Please give a full description of the accident or incident, including the cause.

Type of injury _____

Treatment given (first aid, hospital etc) _____

Address of hospital or doctor if applicable _____

Result of injury (hospital stay etc) _____

Signature of Leader

I understand and give explicit consent that the information I provide about myself and others named in this Notification, including any sensitive information such as health records, will be retained securely and will be shared with Girlguiding's insurers.

Signature _____ Date _____

Please send the completed form to:
Insurance Department, Girlguiding, 17-19 Buckingham Palace Road, London SW1W 0PT
Tel: 0845 260 1053 Email: insurancesupport@girlguiding.org.uk

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4.

Hiring out your property



4. Hiring out your property

Girlguiding's insurance doesn't cover third parties so if you are hiring out your property to non-Girlguiding groups, you need to -

- Check their Public Liability insurance cover
- Ask them to complete a Hire Agreement (available on the website)

Any questions...



Any questions or issues, please contact the
Insurance Department

Email -insurancesupport@girlguiding.org.uk

Phone - 0845 2601 053

Address - 17-19 Buckingham Palace Road,
London, SW1W 0PT



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