

# Insurance for my Scout Group: Where do I start?



## What insurance does my Scout Group need?

To help answer these questions, follow these straightforward steps.

### 1. Insurance cover already in place

Some insurance cover is provided centrally by the Scouts and arranged by us as the official broker for the Scouts.

<a href="#">Personal Accident and Medical Expenses Insurance</a> for members in the event of an injury during a Scout activity	✓
<a href="#">Public Liability Insurance (including Property Owners' Liability)</a> for volunteers running Scouting events	✓
<a href="#">Trustee Indemnity Insurance</a>	✓

**There is no need for your Group to take out insurance for Public Liability, Property Owners' Liability or Trustee Indemnity Insurance. You're already covered.**

However, you may want to consider adding Personal Accident and Medical Expenses Insurance for non-members associated with your Group.

If you're required to sign any agreement or indemnity for other people's land, premises or any other facility, please contact us and we can discuss this with you.

### 2. Insurance you must have by law

Some types of insurance cover are required by law.

Does your Group own any motor vehicles such as a minibus? If so, you must have motor insurance.	<input type="checkbox"/>
Does your Group employ anybody? If so, you must have Employers' Liability for people you employ.	<input type="checkbox"/>

#### How Unity can help:

- We offer a range of [motor insurance policies to cover minibuses](#), (which you may own or hire), your karts, quad bikes and off- road vehicles, including campsite vehicles.
- We can arrange [Employers' Liability Insurance](#).

### 3. Insurance and Policy, Organisation and Rules (POR) Chapter 8

In addition to legal requirements regarding insurance, the Scout's rules state that every Scout Group must maintain adequate insurance cover, which should 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. Buildings your Scout Group, District, County or campsite owns

Your Property Owners' Liability insurance cover is provided centrally by the Scouts and arranged by us.

Property Owners' Liability	✓
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**There is no need for your Group to take out insurance for Property Owners' Liability Insurance. You're already covered.**

However, if you own your Scout building you will need to take the following into account when considering insurance for your property:

i.	Work out how much it would cost to rebuild your Scout building.  Regularly check the value of your Scout building and the cost of rebuilding it. Otherwise you may find that you're underinsured, and the claim will not pay out enough to replace your building.	<input type="checkbox"/>
ii.	If you loan or hire out your building to other organisations, consider the following: a) Would your building and equipment in it be covered if your tenants damaged them? b) Would your Group suffer a loss of income, if the other groups could not use your premises?  You may need to consider cover for loss of rent receivable.	<input type="checkbox"/>
iii.	Consider how much rent you would need to pay out to hold your meetings in alternative premises, whilst yours was unusable.  Some policies can cover the loss of rent payable, while you rent alternative premises.	<input type="checkbox"/>

## 5. Other things your Scout Group, District, County or campsite owns or uses

When considering insurance for your contents and equipment, we suggest that you consider the following:

i. Make a list of all the items you own, from large items such as minibuses and boats to small items such as tent pegs and cutlery.	<input type="checkbox"/>
ii. Identify those items that you hire out and to whom, such as other Scout Groups, Girlguiding Units or other organisations.	<input type="checkbox"/>
iii. Make a list of those items you hire in or borrow.	<input type="checkbox"/>
iv. Consider when and where the items will need to be insured.  For items such as camping equipment you may need to consider covering them when they are in storage, being taken to and from camp, at camp and when being used at camp.  If not, a claim may not be paid for loss or damage to equipment at camp.	<input type="checkbox"/>
v. Estimate the replacement value of the items.  This should be the cost of replacing the items, not the amount you paid for them nor free if they were donated as a gift. Otherwise you may find that you're underinsured, and the claim will not pay out enough to replace your items.	<input type="checkbox"/>
vi. Check the list and values against your current insurance schedule.	<input type="checkbox"/>
vii. Notify your insurance broker of any differences.	<input type="checkbox"/>

### How Unity can help:

- We offer a range of policies especially designed for Scouting to insure the things that you own or hire, these include:
  - [Our Property and Equipment policy](#) can cover your buildings and equipment and other equipment you borrow or hire, along with your Group's money, personal belongings, loss of income and trailers.  
  
Your buildings would be automatically covered when you hire out the building to others. Your loss of rent (receivable or payable) would be covered if your Scout building was unusable.  
  
Your equipment would be automatically covered for use at camps and well as in storage.
  - Our Short Period Property and Equipment cover is a cost effective and easy to arrange option for items you borrow or hire in on a temporary basis.
  - [Our Marine insurance policy](#) can cover loss and damage to boats and watercraft, anything from a surfboard to a dinghy or safety boat.
  - [Our minibus and miscellaneous motor policies](#) can cover the vehicles you own or hire.
- In addition we can provide a free buildings estimation service to help ensure that you have your Scout buildings insured for the correct amount.

## 6. Travelling abroad

Are you planning any trips abroad?	<input checked="" type="checkbox"/>
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Scout parties travelling abroad need to take out adequate travel insurance to cover:

- i. Medical expenses and costs of repatriating, Medical expenses in the Channel Islands are no longer covered under the NHS reciprocal health agreements.

Travel insurance is needed to provide protection against unexpected medical costs.

- ii. The risk of cancellation or serious travel delay
- iii. The activities your Groups will be doing as part of your trip
- iv. Money
- v. Your Scout Group's equipment
- vi. Personal belongings

### How Unity can help:

- We offer an [Overseas Travel Insurance policy](#) that also covers all recognised Scouting activities that you may take part in subject to POR.
- [Our Property and Equipment policy](#) can cover your Group's equipment, when you take it abroad, either under the All Risks section or as a short period option.
- [Our Minibus policies](#) can cover your minibus in Europe.
- We can also arrange [insurance for your trips and camps in the UK](#).

## 7. Events you are running

Are you planning any events such as fetes, jumble sales and family days?	<input type="checkbox"/>
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If you're planning to stage events such as these, you may need to consider insurance for loss of expenses, for example hire of marquees and other equipment and venue hire, should your event be cancelled or abandoned.

### How Unity can help:

- We offer an [Event Cancellation and Abandonment policy](#) which will compensate for the loss of expenses when your events are cancelled or abandoned for circumstances outside your control.

## 8. Additional cover for other people

Is everybody connected with your Scout Group included in the Scout's overall insurance?	<input type="checkbox"/>
i. Do you need Personal Accident and Medical Expenses cover for non-members associated with your Group, such as helpers?	<input type="checkbox"/>
ii. Do children, who are not members of the Scouts, attend or take part in your weekly meetings or events?	<input type="checkbox"/>
iii. Are higher levels of cover and additional benefits needed to cover personal accidents and medical expenses to both members and non-members?	<input type="checkbox"/>

### How Unity can help:

- We can cover non-members under a [Personal Accident and Medical Expenses policy](#) offering the same cover and level of benefits as members receive.
- We arrange Public Liability and Personal Accident cover for children who are not members of the Scouts through Scout Counties and Areas.
- We offer a Personal Injury Plan which provides significant benefits in addition to the Scout's Personal Accident and Medical Expenses cover, and can be used to cover both members and non-members associated with your Group.

### We're here to help

Speak to our Scout insurance experts to find you the cover your Scout Group needs.

**0345 040 7703**

[unityins.co.uk/scout-insurance](https://unityins.co.uk/scout-insurance)

