

# Scouts HQ Trustee Indemnity Insurance

Here are details of **The Scouts Trustee Indemnity insurance**, which is designed to protect our dedicated Scout committee members and groups. This insurance protects a trustee or group are held personally accountable for the loss of charity assets or a decision that causes a financial setback for the Scout organisation.

Designed to protect those who act responsibly and in good faith, this insurance covers errors and omissions. So in the event of an unfortunate incident and claim there is insurance to protect individuals or groups who can be held personally liable for a claim. It's reassuring for all our valued committee members within The Scout Association to know that there is insurance cover in place to help protect trustees who make decisions.



## Who is covered?

Any individual elected, co-opted, or appointed to act as a trustee for Scout/Charity assets, usually members of an Executive Committee, including Board Members, Officers, Directors, Leaders, and Group Members.

Scouts HQ instructs Unity to place this insurance and pays the policy premium at no additional cost to your group.

## What is covered?

Trustee Indemnity covers legal costs and expenses to investigate and defend a claim, financial rewards to the claimant, and civil fines that are insurable under United Kingdom law.

## Scouts HQ limit of cover:

- £5m for trustee personal liability with a Nil policy excess.
- £1m for the group entity with a £7,500 policy excess.

## What is not covered?

- Criminal actions.
- Acts that the trustee knew (or should have reasonably known) could result in a breach of trust.
- Acts of reckless behaviour breaching trust.
- Deliberate or malicious acts. Cover does not extend to include any criminal fines or penalties, taxes, salary, or employment-related benefits.

## To make a claim:

Claims need to be presented with legal representation against an individual trustee, several trustees, or as a group. Names stated in minutes of meetings can also be part of a claim. All claims are considered on their individual merits, with no discrimination against individuals, titles, or financial status. For any claim queries, please contact Unity's dedicated claims handler, Lucy Connor, on 0345 040 7701.

## Examples of claims:

- Alleged defamation: Charity trustees legally pursued for defamation following a newspaper article, where inaccurate statements gave a false representation of the charity.
- Claim for alleged trespass: A neighbouring landowner claimed that charity construction infringed on their property, challenging the charity's evidence of legal land transfer.

## FAQ:

### **What is the cost of the Insurance policy?**

There is no cost. Scouts HQ purchase this for all groups.

### **What is the definition of a Trustee?**

Any person elected, co-opted, or appointed to act as a trustee to Scout/Charity assets, usually members of an Executive Committee.

### **What is the definition of Indemnity?**

It provides security and protection against financial losses. The goal is to restore you to the same financial position you were in before the insured event occurred.

### **What other Insurance does The Scout Association provide for groups?**

In addition to Trustee Indemnity, Public Liability Insurance and Personal Accident for members is also provided by Scouts HQ on behalf of the groups.

### **What is Directors and Officers (D&O) Liability Insurance?**

It's comparable to Trustee Indemnity Insurance, but for commercial organisations outside the charity sector. The Scout Association is a registered charity.

**Trustee Indemnity insurance allows you to lead with good intentions and make decisions with confidence, backed by the support of this vital insurance.**

**Stay Informed,**



**Unity**

Insurance Services

Let us help you, call us today for advice or help to understand Trustee Indemnity or anything else!

**0333 188 0155**