



## CAG Devon insurance overview

All CAG groups must read the full Ansvar insurance document which has been provided to all groups and is renewed annually at the end of March. This overview aims to provide a simple quick reference guide to the insurance document and will also be updated annually to reflect any key changes.

### Summary of cover:

'Charity and community connect policy' providing employers, public and products liability insurance for Community Action Groups Devon, operated by Resource Futures.

- £10 million employer's liability – volunteers are considered to be employees for the purpose of this policy.
- £5 million public and products liability – protection in respect to legal liability to members of the public.

### Event numbers:

- Only covered for up to 100 people at fireworks & bonfires
- No more than 1,000 attendees at any other event organised by a CAG Devon group

### Key exclusion points:

Please note that as a liability policy there is NOT cover for the following:

- **Doesn't** cover the use of chainsaws
- **Doesn't** cover cyber-attack
- **Doesn't** cover buildings, contents or theft of money
- **Doesn't** cover vehicles
- **Doesn't** cover the use of deep fat fryers in the provision of food

*For full inclusion/exclusion details please refer to the main insurance document.*

Please note that in the insurance document the exclusion listing of activities notes 'cables or wires' this does **NOT** mean regular cables/wires – it means zip wires.

### Charitable activities insured:

- Collection of recyclable materials
- Provision of litter picks
- Provision of xmas tree shredding
- Gardening, growing and selling/donating of food
- Nature education and wildlife conservation
- Provision of public meetings for films, talks and stalls
- Providing online tips and videos relating to repair advice

- Collection, provision and distribution of free food via community fridges and larder projects
- Running a food surplus café – making and distributing meals
- Tree and hedge planting
- Tree and hedge maintenance
- Apple pressing/juicing

Repair and upcycling of:

- Household goods
- Household electrical goods
- Textiles
- Bicycles
- Domestic knife and tools sharpening
- Provision of PAT testing

- ... usually at Repair Cafes (also via Click and Collect Repair Scheme through 2020/21)
- Clothes swaps/reuse scheme (ongoing)
- Clothes swishes/swaps events (one-off events)
- Community bee keeping
- Running a Library of Things ie. storing, maintaining and renting out a range of household goods to the public (non-commercial).
- Provision of skills workshops around repairs and reuse, e.g. use of hand tools, textile repairs
- Provision of workshops around food and cooking.

*Any CAG groups planning to undertake any new activities not on this list MUST first cross check with the CAG Devon team to check whether it would be covered by the Ansvar Insurance.*

### **Competence:**

Anyone undertaking an activity must be able to demonstrate a level of competence to be covered by the insurance.

Risk assessments and appropriate PPE must be used where applicable and records kept of provision and training given.

For repair cafes:

- All items need to be PAT tested and anyone undertaking a PAT needs to be either a fully qualified electrician or have completed a certified PAT testing course

Any electrician who has not undergone PAT testing as part of their qualification can simply review the free <https://www.parker-bell.co.uk/pat-tester-training-courses/> and will then be covered by the insurance. To reiterate this is for qualified electricians ONLY.

For bike repairs, volunteers must either be a qualified bike mechanic, have equivalent demonstratable industry experience or have undergone a basic 101 bike maintenance training course. The insurance company will NOT accept anyone who has simply been riding a bike for 25 years as enough evidence of competence.

### **Safeguarding for children or adults at risk:**

Groups must ensure that:

- Volunteers comply with an established safeguarding policy – template available on the CAG Devon website. *Please cross check any proposed safeguarding policy for a new activity with the CAG Devon team.*
- *They review their safeguarding policy at least annually.*

- *All individuals working with children or adults at risk have undergone Disclosure and Barring Service (DBS) or equivalent checks prior to engagement in activities.*
- *All persons working with children or adults at risk receive formal induction training and at least an annual update training on safeguarding.*

**Record keeping:**

You are required to maintain records of the following:

- Master list of volunteers (full names) and associated competency and training completed such as PAT testing, safeguarding or other
- Risk assessments for each event
- Provision of PPE (when and where provided and to whom)

For any queries regarding insurance or claims please contact the CAG Devon team on:

[info@cagdevon.org.uk](mailto:info@cagdevon.org.uk)

CAG Devon, May 2021.