

CAG Devon Insurance Guide

CAG Insurance

Being a CAG Devon member requires you to have public, product and employers liability insurance. As we have expanded our support across all of Devon (and have limited budget), we have updated the way we support our CAG groups with their insurance. We can cover 1 year's insurance for new groups (into CAG membership) during which time they should plan to be able to cover that cost themselves from year 2 onwards. If your CAG group wishes to apply for a CAG Insurance Small Grant, you must inform the CAG project staff at the point of researching insurance/taking out a policy. You must also submit a copy of your up-to-date risk assessment to the CAG team for approval. As there is no longer an umbrella group policy, your own group will be responsible for seeking and maintaining appropriate insurance to cover your activities.

What do you need?

The Minimum –*public, products and employers liability* -covers the group against claims by third parties and employees/volunteers for injury or damage to their property.

What company to insure with? Shop around, ask around.

Check for limitations, e.g. type and number of events allowed, size of events allowed, etc. Some insurers have limits, others don't. **Read the small print!**

Insurance checklist

- Have you compiled and provided your prospective insurer with an exhaustive list of your group's activities over the next twelve months?
- Have you disclosed the number of volunteers and any paid staff you have to your insurer?
- Have you completed risk assessments for activities that involve manual work?
- If you have Trustees or Directors, have they considered the implications of not putting in place Directors & Officers (or Trustee) Liability insurance?
- Does the group have any assets that they need to cover?
- Does the group give any advice, designs, patterns or similar to third parties, if so, have you arranged Professional Indemnity cover?
- Do you have any record keeping in place, as required by the insurer, e.g. risk assessments, provision of PPE, volunteer training log?



Who do other CAG groups use?

In our 2024 CAG Devon group survey, we asked who you used, and how you found them. We've also had conversations with each of these providers, and share our findings below to help you navigate your way through.

Zurich – TCV network (biodiversity projects), long established community group insurance provision.

Export and General –Repair Café International linkup.

Friend of the Earth (FoE) –free to groups who are signed up as Climate Action Groups, through FoE.

Mid Cornwall –small brokerage company, personal contacts, understanding of the sector.

Markel – specialist cover for community and voluntary groups, easy to set up according to other community groups and others recommend.

Policy Bee – small, specialists for grass roots community groups, easy to set up, recommended by multiple community groups.

Naturesave – Ethical green insurance, long history of working with charities and non-profit organisations, easy to set up, understands groups activities like repair cafes and library of things, recommended by multiple community groups (Devon based).

Further information for groups top suggestions

Ansvar (previous holder of CAG Devon collective/individual policies)

- **Contact Information:** 0345 60 20 999
- **Broker Requirement:** You cannot get insurance directly from Ansvar; you must go through a broker. They have a network of brokers and provide a broker-finding service on their [website](#).
- **Experience with Community Groups:** Ansvar has significant experience working with community organisations, including repair cafes, community fridges, libraries of things, litter picks, and similar activities. They have a dedicated [charity and community insurance page](#) on their website.
- **Insurance Quote Process:** To find a broker, visit Ansvar's '[Contact Us](#)' page, where you can locate brokers near you by entering your postcode. You can then follow the link to the broker's website to request a quote or call Ansvar for assistance in finding a broker. The process to obtain a quote varies depending on the broker, typically involving a form or a phone call lasting about 15 minutes.
- **Event Restrictions:** Ansvar has fewer restrictions on event size compared to some insurers, allowing events with up to 1000 attendees, provided risk assessments are in place. For larger events, Ansvar can support on a case-by-case basis.

Markel

- **Contact Information:** 0371 705 1724
- **Experience with Community Groups:** Markel has experience working with various community groups, but they do not support repair cafes.
- **Event Restrictions:** Markel doesn't impose significant restrictions for event insurance, provided there's no alcohol and the event has fewer than 500 attendees.

- **Insurance Quote Process:** Quotes can be obtained by calling 0371 705 1724 or [visiting their website](#). They do not offer online guidance sessions, but there's an FAQ section on the website for additional information. The online quote application takes between 5-10 minutes with about 15 questions.
- **Further Guidance:** If you require a broker for specialised insurance like repair cafes, Market recommends contacting the [British Insurance Brokers' Association \(BIBA\)](#) at 0370 950 1790.

Naturesave

- **Contact Information:** 01803 869775 (James Holt - jamesholt@naturesave.co.uk).
- **Broker Service:** Naturesave specialises in insurance for green projects, small energy projects, charity organisations, and community groups.
- **Experience with Community Groups:** Naturesave offers insurance for various community-based activities, including repair cafes, community fridges, libraries of things, and litter picks and work closely with these groups.
- **Insurance Quote Process:** Quotes can be obtained on their [website](#) or over the phone. It is recommended to contact James Holt, the community group contact, as he can guide you through the process more easily. Phone quotes are preferred.
- **Cost:** Naturesave aims to keep costs low for community groups, with insurance prices ranging between £150 and £280 for a repair café as an example.

PolicyBee

- **Contact Information:** 0345 561 0320
- **Broker Service:** PolicyBee is an insurance broker, sourcing direct quotes from various insurers.
- **Experience with Community Groups:** PolicyBee has experience working with community groups. They offer a dedicated "Insurance for Community Groups" page [here](#).
- **Insurance Quote Process:** You can apply for a quote online which takes around 5 minutes and has 10 questions or call their customer service for a quote, taking about 15 minutes over the phone.
- **Coverage Limitations:** PolicyBee does not cover repair cafes, but they insure events with up to 500 people as long as there's no alcohol involved.
- **Additional Support:** You can call their community group number (0345 561 0320) for any questions. They aim to make the process straightforward and user-friendly.

Zurich

- **Contact Information:** General - 0800 096 6233, Community - 0800 917 9420
- **Experience with Community Groups:** Zurich has a dedicated team for community organisations and charities. They work with groups involved in litter picking, tree planting, and similar activities.
- **Insurance Quote Process:** For standard community groups, Zurich provides an online package (available [here](#)). You can request a Quote online on their community group page [here](#). The online form takes about 10 minutes and has around 10 questions (depending on your groups activities). You will then automatically receive a quote or they will request a phone call.
- For repair cafes and community fridges, you need to contact the Zurich Sales team at 0800 917 9420 or via email at enquiries.team@uk.zurich.com.
- **Event Restrictions:** None mentioned but consult with Zurich for specific requirements.

Insurers highlighted in CAG Devon Groups Survey 2024:

Insurance Provider	Cost (£)	Ease of Setup	Would the group recommend?
Markel	£130/£250	Really easy	Yes (x2)
Wessex Insurance Brokers	£500/£315	Not great	Yes (1x), No (1x), Maybe (1x)
Aviva	£620	Ok	Yes
Zurich	£250/£200	Ok	Yes (x2)
Liberty Insurance	Not sure	Not great	Maybe
Policy Bee	£106	Ok	Yes
Naturesave	£189.55	Really easy	Yes
Talisman Specialty UK LTD	£406	Not great	Maybe
The Insurance Group - Higos	£500	Very tricky/frustrating	No

General Form for Online Insurance Quotes

When applying for an insurance quote online for community groups, non-profits, or charities, these are the typical questions and information you may need to provide:

General Information

1. **Organisation Type:** Indicate whether you are:
 - A charity or not-for-profit organisation
 - A community group or voluntary organisation
 - A club, society, or hobby and interest group
2. **Location:** Specify where your organisation is based:
 - England and Wales
 - Scotland
 - Northern Ireland
 - Channel Islands and/or the Isle of Man
3. **Gross Annual Income:** Provide your organisation's gross annual income in pounds (£).
4. **Organisation Structure:**
 - **Volunteers:** Number of volunteers in your organisation.
 - **Part-Time Employees:** Number of part-time employees.
 - **Full-Time Employees:** Number of full-time employees.
5. **Public Sector or Commercial Contracts:** Indicate if your organisation undertakes any public sector or commercial contracts (Yes/No).

6. **Type of Organisation:** (categories vary slightly from different insurers):

- Community or neighbourhood group
- Arts, culture, or humanities group
- Baby and toddler group
- Children/youth club or society
- Environmental/conservation group
- Community or village hall
- Education or training group
- Sports club or outdoor/indoor pursuit club
- And other applicable categories

Operations and Activities

1. **Services for Vulnerable Groups:**

- Are any of your members or volunteers children (under 18)? (Yes/No)
- Do you offer services to vulnerable adults in their own homes? (Yes/No)

2. **Buildings and Equipment:**

- Do you require insurance for your buildings (premises)? (Yes/No)
- Do you need insurance for the contents of your premises or other equipment? (Yes/No)

3. **Additional Insurance Requirements:**

- Do you require cover for public liability, trustees' insurance, employers' liability, or other specific coverage?
- Does your organisation have assets, travel, or undertake activities outside the UK? (Yes/No)
- Do you require coverage for claims relating to abuse? (Yes/No)

4. **Event Considerations:**

- Do you organise more than 12 events per year (excluding regular meetings)? (Yes/No)
- Do any of your events have more than 500 attendees at one time? (Yes/No)
- Do any events involve bonfires, fireworks, or commercial participants without their own public liability insurance? (Yes/No)

Compliance and Safety

1. **Risk Assessments:**

- Will you update and maintain risk assessments for your activities and job roles? (Yes/No)
- Does your organisation have three or more people managing it (e.g., committee members or trustees)? (Yes/No)



2. Claims and Insurance History:

- Have you made more than £3000 in claims in the last three years? (Yes/No)
- Are you aware of any situations that might cause a claim? (Yes/No)
- Have you been investigated by an official body? (Yes/No)
- Have you been declined or refused insurance, had it cancelled, or had special terms applied? (Yes/No)

3. Special Activities or Responsibilities:

- Are you responsible for over 15 acres of land, lakes, or watercourses? (Yes/No)
- Does your organisation manage an adventure playground, BMX/skate park, or similar facility? (Yes/No)
- Are you responsible for providing services that require specific qualifications or registrations (like Ofsted or the Care Quality Commission)? (Yes/No)

Contact Information

1. Organisation Details:

- Organisation name
- Title, first name, and surname of the contact person
- Email address.
- Phone number.
- Physical address.

2. Additional Information:

- What's your annual wage bill?
- How many people work with you or help you out?

This general template should cover the typical information asked when requesting an insurance quote online for non-profit organisations or community groups. Some insurers asking all and some asking a handful, it varies by provider, therefore this is just to give insight for what type of questions to expect. Some may require you to call them if more complex, it may be easier to discuss a quote over the phone.



Steps to set up insurance for new groups.

1. Research providers.

Find some insurers you think are suitable, carry out some research and check for any limitations. Look for the type and number of events allowed; the size of events allowed. Some insurers have limits, others don't. Read the small print.

2. Request a quote.

When applying for insurance, you can request a quote online for most insurance providers. This involves completing a short form that should take between 5-10 minutes, with questions like the general example above. Alternatively, you can ring up and request a quote via the phone, and they will ask the necessary questions over the phone. This may be easier for some, as they know what questions need to be asked and can get a better understanding of your group's activity.

3. Share your insurance certificate with the CAG team.

Once you have obtained and paid for your insurance, please share your insurance certificate with the CAG team (Helen.Vines@resourcefutures.co.uk or Leah.Nudds@resourcefutures.co.uk). If you are new to CAG membership and need support, you can apply for a small grant to help cover insurance costs. Please share your insurance certificate to ensure we have the information needed to process your grant application and confirm that your group meets insurance requirements. Please note, CAG only covers public, products and employers Liability. If you wish to take on additional insurance, you will need to cover that cost yourselves.

4. Complete the CAG Insurance Small Grants application form.

After sharing your certificate with the CAG team, you need to complete the CAG Insurance grants application form, which we will share with you. This form will require details about your organisation, the insurance policy you received, your groups official bank account details and other relevant information. If you have questions about the form, contact the CAG team for guidance. CAG can then arrange for the grant to be paid into your groups account.