

This is a summary of the Insurance that covers Good Neighbours groups



Public Liability Insurance (GNN cover) (Please see Employers Liability Schedule) Until 30 May 2020

- Public liability - £5,000,000 – covers bodily injury and death of service users/clients
- No age limit
- Excludes medical treatment
- Any incidents should be reported

Employers Liability Insurance (GNN cover) Until 30 May 2020

- Employers liability – £10,000,000 – covers bodily injury and death of volunteers
- No age limit
- To be valid someone would have had to be negligent
- Incidents re driving are covered by the drivers own motor insurance
- Any incidents should be reported

Finance Insurance (GNN cover) Until 30 April 2020

- Cover applies on own premises and in transit
- £250 per location, excess of £50 per loss

Personal Accident Insurance (GNN cover) Until 30 April 2020

- Covers off work recovery time
- Death, loss of limb, loss of sight - £10,000 limit
- Temporary total disablement - £100 per week for up to 52 weeks
- Temporary partial disablement - £50 per week for up to 52 weeks
- No need for negligence
- No cover over age 85
- If the Insured Person is over the age of 80 at the date of the accident giving rise to a claim, the benefit will be limited to 10% of the Sum Insured or £50,000 whichever is the lesser
- No element of advice would be covered
- Need a witness whilst filling in forms

Trustee Indemnity (Optional)

- Can be purchased for £56.00 per group
- This cover at this price will require a take up of a number of groups
- Group breach their trust or constitution
- Annual income required by Insurer

Motor Insurance (Volunteers Own)

- Volunteers may be required by their insurer to inform them they are carrying clients but should not ask for extra payment as this is considered unethical
- Volunteers are covered by social and domestic use
- Personal oxygen tank carriage should be disclosed to motor insurer
- Be aware of any mileage limit on motor policy
- Paid members of staff need to inform insurers that they are carrying people

Any queries please contact: info@goodneighbours.org.uk 023 9289 9671