



## Public Liability Insurance 2021-22 Frequently Asked Questions

This **Public Liability Insurance** has been arranged and funded by the Neighbourhood Watch Network (NWN), to all recognised schemes and Neighbourhood Watch (NW) volunteers carrying out their roles across England and Wales.

### **Who is the policyholder?**

The main insurance policy covers the Neighbourhood Watch Network (NWN) together with its recognised or verified schemes provided they aren't independent registered charities in their own right. For legal reasons separate insurance cover has been and will be arranged for those schemes that are independently registered as charities, which is done ensuring the same breadth of cover.

### **Are all NW schemes covered?**

Any NW scheme is covered which is registered or recognised with an authority recognised or verified by NWN. As the cover is designed for typical NW schemes, should local NW organise or take part in any activity which is not usually undertaken by the majority of NW schemes, then for the avoidance of doubt you are advised to contact Access Insurance to ensure that suitable cover is in place.

Registration or verification of schemes varies greatly across England and Wales, and therefore the Policy reflects this. NWN recognises that there are lots of different local policies and procedures for recognising NW schemes, and various organisations do this including police, local authority or constituted NW Associations.

In the event of a claim it will be for the scheme or Association to evidence how they are recognised as a NW scheme or Association in line with local policies and procedures or within their Constitution.

### **What period of time does the Policy cover?**

The Period of Insurance is from 1 April 2021 until 31 March 2022.

### **Who is the insurance with?**

Access Insurance Services is the Broker for the Policy and cover is placed with RSA Insurance Group plc, a reputable UK insurer with a financial strength rating of 'A' (Standard & Poor's).

### **How do I get a copy of the policy documents?**

The certificate confirming details of the cover is available on the **ourwatch.org.uk** website or by clicking here: <https://www.ourwatch.org.uk/support/resources/public-liability-insurance>

NW Associations are permitted to circulate and upload the certificate and FAQs to local websites and communication systems, but alterations to the documents are not permitted. However, it is recommended that where possible, a direct link is made on external websites or newsletters to <https://www.ourwatch.org.uk/support/resources/public-liability-insurance>, so that if NWN updates the documents then volunteers can download the most recent version directly.

### **What does the Public Liability Insurance cover?**

The Policy provides that if any of your insured activities cause accidental injury to third parties or accidental damage to third party property then the insurer will cover claims occurring during the Period of Insurance for up to £10 million per claim.

Legal liability for fees, expenses, damages and claimants' costs following insured injury or damage is covered. This extends to include the same arising from goods that you have supplied, sold, repaired, tested or maintained, except that installed at a third party's property.

The cover is designed for typical NW scheme activities, which are undertaken with your full knowledge, authority and under your control in line with good practice procedures and adhering to all relevant local policies and practices.

Should local NW organise or take part in any activity which is not usually undertaken by the majority of NW schemes then for the avoidance of doubt you are advised to contact Access Insurance to verify whether suitable cover is in place or whether alternative arrangements need to be made. It is advisable to confirm the situation in writing or by email. Please see the Activities section below for further information on what are typical activities

Relevant risk assessments, DBS checks and child and vulnerable adults safeguarding policies must be in place and adhered to if relevant to the activities.

### **Activities:**

Typical Neighbourhood Watch organised activities such as those listed below are covered, provided they are undertaken with your full knowledge, authority and under your control in line

with good practice procedures, and adhering to all relevant local policies and practices and are not subject to any of the exclusions or limitations mentioned later:

- The activity of setting up and running of NW groups in your area
- Delivering leaflets/stickers to raise awareness
- Providing updates to members
- Hosting meetings for members with no more than 1000 in attendance
- Street parties, but excluding the direct provision of more hazardous activities such as but not limited to bouncy castles and henna tattoos. If there is doubt around whether an activity you intend to hold at the street party is hazardous please refer to Access Insurance.
- Putting up signs. Providing that the lower edge of the sign is not less than 2.1 metres above the footway and the sign is less than 5M above ground and subject to the landlord, landowners or local authority permission having been sought and granted.
- Having a stand at local events to promote the scheme.

#### **Activities with exclusions and limitations:**

The sale of security items and NW branded goods to help raise funds is covered but retailing only (no manufacturing or re-branding), including:

- Personal alarms
- Bags
- Pens/Badges/Notebooks/keyrings
- Signs
- and other similar items

The erection and maintenance of signs and posters, including whilst erecting, is covered, providing that the lower edge of the sign is not less than 2.1 metres above the footway and the sign is less than 5M above ground and subject to the landlord, landowners or local authority permission having been sought and granted.

Installation of small battery operated shed alarms to deter burglars is covered, but only where involving the use of hand tools (including a power drill) provided that this is done at ground level and does not involve the use of heat.

Cover is extended for emergency neighbourly acts. Broadly, these are sudden and unexpected events which require an immediate ad hoc response and where there is insufficient time to contact Access Insurance or the insurers before taking urgent action. In the event of an emergency, NW groups sometimes organise basic assistance on an ad hoc basis to help their neighbours. This would include things like providing food or water, giving out information, clearing a drive of snow, helping someone to a community centre, sandbagging, but not rescue.

For those NW groups who have come together to draw up a Community Emergency Plan, the activities around management and delivery are also covered. However, in order to be covered, you must inform NWN who you are and send a copy of the Community Emergency Plan and associated risk assessments, to ensure that the activities are covered. Activities which routinely are undertaken by the emergency services are not covered.

The cover is also for other wider Watches, Junior NW and Speed Watch, if incorporated into a NW scheme or Association and local policies and practices are adhered to.

There is no age restriction placed on the cover relating to Public Liability insurance, however the insurers expect the activities to reflect the experience of the member irrespective of age.

### **What is not covered?**

This Public Liability Policy does not provide any coverage to individual volunteers acting independently of their NW scheme, or whilst acting as a first responder substituting for the emergency services working on their own. Volunteers are advised to review whether suitable coverage may be provided to them under their personal insurance arrangements or those of the principals for whom they are acting.

As the cover is designed for typical NW schemes, should local NW organise or take part in any activity which is not usually undertaken by the majority of NW schemes then for the avoidance of doubt you are advised to contact Access Insurance to verify whether suitable cover is in place or whether alternative arrangements need to be made. It is advisable to confirm the situation in writing or by email.

As an example, if Neighbourhood Watch were to undertake to provide volunteers to marshal at an event organised by a third party, then the expectation is that any necessary insurances will be arranged by the third party event organiser to include protection for the NW volunteers.

Events organised by NW must not exceed **1,000 people at any one time** (but NW may attend and be covered at larger third party organised events), and must not include activities which:

- 1) take place outside England, Wales, Scotland, N. Ireland, Channel Islands and the Isle of Man;
- 2) last longer than 48 hours;
- 3) are organised by a separate third party event organiser/company;
- 4) involve weapons, passenger-carrying amusement devices, animal rides of any kind, ballooning or aerial activities, go-karting, quad biking or motor sports, bungee jumping, professional sports teams or persons, individual exhibitions valued at over £250,000, racing or time trials other than on foot or activities involving watercraft.
- 5) are considered hazardous – Hazardous activities include events that represent an increased bodily injury risk, involve very specialised equipment or involve an accumulation of people, examples include abseiling, bungee jumping, martial arts, rugby, gymnastics, motorised land or water sports and any aerial sports. If in doubt as to whether an activity is “hazardous” please refer to the insurance provider.

The installation of products in a third party’s property is not covered by this Policy, except the installation of small battery operated shed alarms as outlined above.

Loss of or damage to stock of saleable goods or merchandise or NW property is not covered under this Policy.

Any goods or NW property which may be stored within members’ homes or garages should be noted (if relevant) under the members’ home contents insurance.

In the event of a claim, any excess payable may not be automatically paid by NWN. Your recognised NW Association (if in place) may be approached for assistance. This is another good reason to have a local NW Association.

Volunteers need to ensure that if they use their own cars or motorcycles for NW or other voluntary purposes then they must declare their volunteering remit to their own motor insurer and obtain their consent to such use. The NWN Policy does not cover claims arising out of the use of mechanically propelled vehicles or any aerial device.

### **Personal Accident Insurance**

The Policy cover is extended to include Personal Accident cover for NWN Trustees and NW co-ordinators over the age of 15 but under the age of 80 years, whilst engaged in NW activities. This cover does not extend to include any other members or other activities.

Personal Accident provides benefits for occupational accidents only (NW activities) and should not be confused with Public Liability insurance (where no age restriction exists).

The Personal Accident extension will pay a lump sum benefit of up to £20,000 in the event of the death or defined serious injury of an insured Trustee or co-ordinator in an accident whilst the person is engaged on NW activities. The extension will in addition pay up to £200 per week for up to 104 weeks (excluding the first 7 days) in the event of a temporary disability. Certain other benefits are provided – full details can be obtained from Access Insurance.

This extension does not offer insurance at any other time, nor in the event of illness as distinct from a sudden and unforeseen accident.

To facilitate payment in the event of a claim we strongly recommend that co-ordinators should ensure that they and their NW scheme are added to the Neighbourhood Watch Register.

### **What if I have no internet access?**

Requests for paper copies of the Policy summary and a copy of the certificate can be made in writing to:

Neighbourhood Watch Network  
Room WG07  
Vox Studios  
1-45 Durham Street  
London SE11 5JH

### **Help & enquiries**

If you have any general enquiries regarding this insurance please contact NWN by email [enquiries@ourwatch.org.uk](mailto:enquiries@ourwatch.org.uk) or phone **0116 402 6111**.

If your enquiry is more specific, please contact Access Insurance by email [neighbourhoodwatch@accessinsurance.co.uk](mailto:neighbourhoodwatch@accessinsurance.co.uk) or by phone **0333 344 7429**.

Access Insurance is open for enquiries Monday to Friday, 9am to 5pm.

**More information regarding Access Insurance**

Access Insurance is a Chartered Insurance Broker specialising completely in the Not for Profit sector. Access Insurance arranges insurances for groups such as Street Pastors, Street Angels and Street Watch.

Access Insurance is used to dealing with member and volunteer enquiries on a regular basis.

More information about Access Insurance can be found at [accessinsurance.co.uk/about](https://accessinsurance.co.uk/about).