



# A Guide to Insurance for Mentoring and Befriending Programmes

Mentoring+  
Befriending  
Foundation



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# Introduction

- 4 This booklet has been produced by the Mentoring and Befriending Foundation in response to a need expressed by practitioners. A number of practitioners indicated that they felt their knowledge of the risks of mentoring and befriending and associated implications for insurance cover was relatively limited. They felt that they needed to develop their knowledge in this area in order to take the appropriate steps to guarantee the right scale and type of cover for their mentoring and befriending activities.

The Mentoring and Befriending Foundation commissioned Catherine Drury & Associates (CDA) to undertake research into the experiences of mentoring practitioners in the area of insurance. This research provided the basis for drawing up basic guidance on insurance for mentoring and befriending programmes.

The resulting document is not a technical insurance report and should not be seen as, or relied upon, for comprehensive advice about insurance. It was commissioned as an initial, exploratory piece of work that looked into the issues of insurance for mentoring. It also depended largely on the scale and quality of responses from mentoring services and insurers. (A full copy of the report produced by CDA can be obtained from the Mentoring and Befriending Foundation.)

Further information can be sought from a number of organisations and we have listed these at the end of the booklet. We hope that this document will provide a useful starting point for those concerned about adequately protecting both their own programme and their volunteers.

## Acknowledgements

We are grateful for the generosity of those who shared their experiences freely with us, as these will be of vital assistance to fellow mentoring practitioners. We would also like to thank the insurers and brokers who gave their time and energies to support this piece of work.

Our thanks also to the National Centre for Volunteering for the extract (page 8) taken from 'Volunteering Magazine' (issue 71).

# Key Findings & Recommendations

As many practitioners will already know, and as the research confirmed, the process of adequately insuring your mentoring or befriending service comes down to:

1. fully assessing risk
2. financing to protect such eventualities

Strong messages about how services should integrate insurance considerations into their practice came from both mentoring and befriending services and insurance experts. These are set out in the following recommendations.

Areas of risk and liability which are highlighted as the most important are:

- employer
- professional
- personal (accident)
- money and fidelity (fraud)
- public
- motor
- buildings and contents
- trustee liability

A substantial proportion of practitioners discovered risks along the way that they had not anticipated at the beginning. It is therefore recommended that all programmes undertake a thorough risk assessment prior to seeking insurance cover (see page 6). Mentoring and befriending services and insurers stressed the importance of being specific about all activities involved.

Programme co-ordinators should seek out advice and consult with others in their own organisation, among peer services similar to their own and with insurance experts.

Some programme co-ordinators advocated build-

ing a strong relationship with an insurance expert - internal or external to your organisation or both - in order to keep them in touch with their service and to keep abreast of changes in their sector. Many felt that dealing with just one insurer was preferable to dealing with more than one. Some stressed the importance of making sure that both the nature and the levels of risk are covered.

Insurance needs to be kept under review; therefore the continuous monitoring of changing activity is vital. It also means that building and maintaining a relationship with an insurance expert is crucial.

Mentoring and befriending services invest heavily in the robustness of their recruitment, training and support infrastructures. Equal importance should be placed on insurance and ongoing risk assessment. Insurers are much more comfortable insuring services where infrastructures that support and underpin quality, safety and accountability are robust, and where acknowledgement of risk is present. Transparency about risk and cover is of the utmost importance.

# Key Steps

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Objectives	Tasks	Outcomes
<p>1. Produce a detailed project description, including full description of aims, objectives, activities, resources, procedures and protocols.</p>	<p>Consult with others to ensure your description is comprehensive (e.g. contracts department of your organisation, others running similar project etc).</p> <p>Produce a project description.</p> <p>Check for any risk that could be carried by another party whose core business is to provide such activity (e.g. outdoor pursuits, football games)</p>	<p>Comprehensive programme description from which you can assess risk.</p>
<p>2. Design risk assessment.</p>	<p>Seek an insurance broker (see page 14 for contacts).</p> <p>Meet a few brokers to discuss your needs and assess who you could work with.</p> <p>Work through project description and assess all the possible risks you can think of.</p> <p>Consult with others to ensure your approach to designing risk assessment is comprehensive (e.g. use contracts department, other project assessments, brokers, insurance websites, insurers).</p> <p>Produce risk assessment and submit this to your broker.</p> <p>Meet with broker to discuss risk and cover requirements.</p>	<p>Comprehensive risk assessment which ensures that you and your staff (including managers and funders etc) are fully aware of potential risks.</p>
<p>3. Check current cover, to establish if the programme is adequately covered for potential risks.</p>	<p>Meet own insurer to check current level of cover and to identify any gaps. Discuss levels of cover and exemptions.</p> <p><b>and/or</b></p> <p>Discuss cover for each and every risk with current insurer. Discuss levels of cover and exemptions.</p> <p><b>or</b></p> <p>If you do not have a host organisation/ employer or an insurer carry out the above tasks with an insurance broker.</p>	<p>Assessment of current insurance cover for identified risks.</p> <p>Identification of any gaps in cover.</p>

# Key Steps

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Objectives	Tasks	Outcomes
4. Explore ways to insure outstanding risks (and cost implication).	<p>Check if, and at what cost, your current insurer would cover any newly identified risks (i.e. if there are gaps).</p> <p>Examine other types of cover through a broker and other similar mentoring services - compare the type and levels of cover and associated costs.</p>	Comparative picture of different ways you could cover outstanding risks.
5. Secure adequate insurance cover.	Decide on cover requirements and insure.	Adequate insurance obtained.
6. Inform relevant parties of any changes. Ensure that relevant stakeholders (e.g. funders, managers, mentors etc) are aware of new arrangements.	<p>Implement appropriate procedures for awareness raising.</p> <p>Produce appropriate guidelines specifying risks insured and those not insured, one format for funders, managers and staff.</p> <p>Produce notification of risks and cover for mentors.</p>	Greater awareness and available information about risks and insurance for all stakeholders.
7. Build in review mechanisms, in order to ensure that from this point forward new risks are anticipated and their insurance accounted for.	<p>In consultation with your broker, design a review process which ensures that any change in activity is accounted for, described and the change to risk assessed.</p> <p>Ensure that the review process is used each time there is a change or a considered change to your programme.</p> <p>Ensure that the process is reviewed every 6 months to account for any changes arising in that period.</p> <p>Discuss the results of a reviewed risk assessment with relevant parties (e.g. your contracts department, broker).</p>	Mechanism in place to review changing risks and associated insurance implications.

# Types of Cover

8 There are many different types of insurance available, so it is often confusing to work out which are the most appropriate for your organisation. First of all consider all the risks that your organisation faces with regard to your volunteers, for example:

- How many volunteers do you have?
- What activities are they involved in?
- Do they work outside your premises?
- Do they have to visit potentially dangerous locations?
- Are they involved in physical activity?
- Do they give advice to third parties who could sue them if they get it wrong?

## Recommended cover

### Employers liability

This covers charities for the legal liability of an accident, disease or injury to a paid employee.

This insurance does not automatically cover volunteers, although it is good practice to do so.

Ensure your policy explicitly mentions volunteers.

### Public liability

Also known as third party insurance, this protects the organisation for claims by members of the public for death, illness, loss or injury caused by negligence of the organisation. It should also cover volunteers if they were to cause an accident or damage property belonging to someone else.

### Professional indemnity

If a volunteer provides the wrong advice to someone who suffers a loss as a result, then they are safeguarded through professional indemnity.

### Trustees indemnity

This insurance protects trustees or officers who are involved in running a charity. The cover will defend any claims made against the charity or an individual.

Mentoring and befriending programmes may also wish to consider the following:

### Motor insurance

Motor insurance is essential if cars are used by mentors to transport their mentees. Please note however that many mentoring programmes insist that mentors do not use their cars while they are mentoring. In such cases the issue of motor risk does therefore not arise, except in respect of travel to and from a mentoring meeting.

### Money and Fidelity

This policy protects organisations against theft by an employee or volunteer.

### **Views on risks an employer might expect a volunteer to cover themselves**

The view of the majority of programmes was that only motor insurance should be the volunteer's responsibility. Some programmes have nevertheless called for volunteers to insure against public, personal and professional liabilities, personal property and travel.

The insurers that contributed to this guidance felt very strongly however, that no volunteer should carry any such liability. They advised that it would be unfair to pass the risks over to such an individual and would probably not carry any weight should an eventuality need resolution. They also added that:

*"As an insurer we would be very worried about insuring an organisation who felt this was acceptable because it shows worrying signs in relation to responsibility."*

In addition they stressed the importance of ensuring that volunteers, as well as paid employees, are covered in any policy:

*"Not all insurers include volunteers within the definition of employees and it is necessary for charities to check that they are adequately covered."*



# Difficulties experienced in obtaining cover

- 10 This booklet was commissioned in response to a growing number of mentoring and befriending programmes experiencing considerable difficulties in recent years, when trying to obtain adequate insurance cover at a reasonable cost. The Home Office established the Insurance Cover Working Group (ICWG) to look into difficulties being faced by the Voluntary and Community Sector (VCS) when seeking to obtain insurance cover. A report was commissioned and this was published in July 2003, to assess the current situation and how it impacts on the Voluntary and Community Sector. A copy of the full report can be obtained from the Home Office website.

## The report:

“It is abundantly clear that the insurance industry has suffered unprecedented difficulties during the last two years and the result has been a major uplift in the levels of premiums and a decrease in the availability of cover across the board. Unfortunately the impact on the Voluntary and Community Sector has been dramatic, as the increased costs cannot be passed on in the way the commercial sector can. As a result the reduction in available funds means the full range of VCS services and activities can often not be delivered.”

(Alison Millward Associates)

The difficulties documented above have resulted in risk management becoming a major focus for the insurance industry. Further guidance on developing risk management procedures can be obtained from Ansvr (contact details on page 12).

“Insurers are attracted to business where health, safety and risk management are maintained to a high standard. It is clear that the Voluntary and Community Sector suffers from the incorrect perception that people involved tend to be well meaning volunteers with a lack of understanding regarding risk assessments, health and safety responsibilities and the management of risk. It is advisable for all mentoring programmes to be able to show evidence that they have procedures in place. They must make sure that all staff, volunteers, partners, service users and the insurance company or broker are made aware of these procedures. To have any influence on premiums, it is not sufficient to merely undertake risk assessment and management. An organisation would need to communicate the process and responsibilities to all concerned.” (Alison Millward Associates)

Two specific areas where insurer vigilance is increasingly tightening up are: insuring for the protection of vulnerable children or adults in the service sector, and requiring organisations to have demonstrable evidence (i.e. written procedures, descriptions of ways of working, evidence of their application in visits etc) that a service is employing vigilance when it comes to quality working and accountability. This pertains to how they select staff (and volunteers), monitor and supervise them, allow for practice development, underpin transparency of service delivery, involve beneficiaries in decision-making, critically appraise and improve practice. As one insurer explained:

“When we can see that a service and organisation is committed to quality service delivery and all the mechanisms are in place to ensure this, we will be much happier to insure them because obviously, they are doing all they can to maximise quality and minimise risk.”

As the report findings suggest, obtaining adequate insurance cover for your mentoring programme at a reasonable cost can be a frustrating experience. However, we hope that this booklet has provided you with further information on some of the issues to be aware of and the steps you will need to take in order to ensure that your mentoring programme and its participants are all adequately protected.

For further advice and information we advise you to contact one, or more of the organisations listed on pages 12 -15 of this booklet. In addition, the following useful suggestions from practitioners are worth bearing in mind.

### **Tips from practitioners:**

Tips on how to resolve the difficulties of securing insurance were offered by some practitioners who responded to the initial survey; these included the following suggestions:

- “Be prepared to pay for full cover”
- “Be very specific about the nature of your mentoring activities”
- “Contact other organisations/groups like yours for their advice”
- “Use signed contracts - it helps to convince insurers”
- “Make sure staff and mentors are fully trained and prepared”
- “Be explicit about the exact nature of activities you undertake”
- “Use an experienced insurer with a track record in your related risk area”
- “Discuss what to do with partner/funding organisation experts”
- “Raise mentor awareness about cover; give written information about it”
- “Check carefully over what is covered”
- “Read the small print”
- “Renew insurance carefully”
- “If a programme is part of a larger organisation, check that the programme is individually covered – don’t assume it is included”
- “Include public liability and personal cover”

Other useful suggestions included:

- Be realistic about aims and activities
- Protect your organisation and your volunteers
- Check costs and build the cost of insurance into your funding bid
- Check exemptions and do not over-insure
- Explore options via more than one broker
- Make sure the clients are covered, not just the mentors or befrienders
- Use service level agreements and establish contracts
- Avoid activities if they are too much of a stumbling block (e.g. rock climbing)
- To secure trustee indemnity you will have to get charitable status
- Ensure all volunteers are checked via the Criminal Records Bureau
- Have face to face meetings with insurers; do not do it all over the phone

## Further Advice and Guidance

- 12 In addition to the organisations listed below, we would also recommend consulting with other mentoring practitioners for further advice and contacts. The Mentoring and Befriending Foundation can assist in putting you in touch with programmes similar to your own.

### **Active Community Unit, Home Office**

The Home Office established the Insurance Cover Working Group (ICWG) to look into difficulties faced by the Voluntary and Community Sector when seeking to obtain insurance cover.

Web: [www.homeoffice.gov.uk/documents/icwg\\_paper\\_acu.pdf?version+1](http://www.homeoffice.gov.uk/documents/icwg_paper_acu.pdf?version+1)

### **Ansvar Insurance**

Offers support to insurance intermediaries who serve the insurance needs of individuals and organisations in the non profit sector. Produce guidance on risk assessment/management.

Tel: 01323 737541

Web: [www.ansvar.co.uk](http://www.ansvar.co.uk)

### **Association of British Insurers (ABI)**

Offer advice on member insurers for particular types of insurance, and also have consumer fact sheets and publications.

Tel: 020 7600 3333

Web: [www.abi.org.uk](http://www.abi.org.uk)

### **Community and Youth Workers Union (CYWU)**

For advice relating to legal cover costs when a mentor faces action by their employer. NB: professional indemnity is not provided by the union.

Tel: 0121 244 3344

Web: [www.cywu.org.uk](http://www.cywu.org.uk)

### **National Council of Voluntary Organisations (NCVO)**

NCVO offers advice and a range of useful publications. They have also established a relationship with Keegan & Pennykid Insurance Brokers to give voluntary organisations access to free advice and information and to offer the NCVO Encompass Insurance Policy, designed specifically for voluntary organisations.

Tel: 020 7713 6161 or 0800 2798 798 (Helpline)

Web: [www.ncvo-vol.org.uk](http://www.ncvo-vol.org.uk)

### **Mentoring and Befriending Foundation**

The Mentoring and Befriending Foundation offers advice, guidance and support materials specifically in relation to mentoring and befriending.

Tel: 0161 787 8600

Web: [www.mandbf.org.uk](http://www.mandbf.org.uk)

### **Volunteering England (VE)**

VE offers a range of services designed to support organisations that involve volunteers, including an information service and library.

Tel: 0845 305 6979

Web: [www.volunteering.org.uk](http://www.volunteering.org.uk)

# With Thanks

Thank you to the following individuals and organisations who took part in this survey.

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Admovere	ASMASS
Birmingham Rathbone Society	Careers Wales
Ceredigion	College of North East London
C S V Action Education, Cardiff	Deloitte & Touche
De Montfort University	East Lancashire Education Business Partnership
Francesca Weinberg, of the Friends United Network	FOCUS
Humber Education Business Link Organisation (EBLO)	Kent Youth Mentoring Service
INCLUDE	Leicestershire Education Business Partnership (EBP)
Kent & Medway Education Business Alliance	North Tyneside Excellence in Cities programme
Kings Norton EC Education Action Zone	Second City Second Chance
Northamptonshire EBLO	SOVA
RPS Rainer	Suffolk EBP
Shipley College	The Enthusiasm Trust Ltd
St Helens EBP	The North Shields Mentor Project
Swindon EBP	U Decide Aftercare project
The Mentoring Service	Walsall Education Business Partnership
The Reach Out Project	Weston Spirit Trading
University of West of England	
Walsall Education Excellence Cluster	
Westway Housing Association	

The Mentoring and Befriending Foundation would also like to thank Catherine Drury & Associates for undertaking this research.

# Insurer and Broker Contact Details

14 The following organisations contributed to this publication and can provide and/or offer advice on insurance:

## **ANSVAR**

Ansvar House  
St Leonards Road  
Eastbourne  
West Sussex  
BN21 3UR  
Tel: 01323 737 541  
Web: [www.ansvar.co.uk](http://www.ansvar.co.uk)

## **MCIS Ltd (Broker)**

Church Court  
Cox Street  
St Paul's Square  
Birmingham  
B3 1RD  
Tel: 0121 233 2722  
Web: [www.mcisltd.co.uk](http://www.mcisltd.co.uk)

## **Keegan & Pennykid (Insurance Brokers) Ltd**

50 Queens Street  
Edinburgh  
EH2 3NS  
Tel: 0131 225 6005

## **Zurich Municipal Community Insurance Centre**

Mountbatten House  
Grosvenor Square  
Southampton  
SO15 2RP  
Tel: 0845 725 4910  
Web: [www.zurichmunicipal.com](http://www.zurichmunicipal.com)

# Insurer and Broker Contact Details

Individual mentoring practitioners also mentioned the following organisations:

## **AON Ltd**

8 Devonshire Square  
London  
EC2M 4PL  
Tel: 020 7263 5500  
[www.charityassured.co.uk](http://www.charityassured.co.uk)

## **Marsh UK Ltd**

Tower Place Office  
Tower Place  
London  
EC3R 5BU  
Tel: 020 7357 1000  
[www.marsh.co.uk](http://www.marsh.co.uk)

## **Methodist Insurance**

Brazennose House  
Brazennose Street  
Manchester  
M2 5AS  
Tel: 08457 697531  
[www.methodist-insurance.co.uk](http://www.methodist-insurance.co.uk)

## **Norwich Union**

PO Box 4  
Surrey Street  
Norwich  
NR1 3NG  
Tel: 01603 622 200  
[www.norwichunion.com](http://www.norwichunion.com)

## **Suffolk ACRE**

Suffolk House  
2 Wharfedale Road  
Ipswich, Suffolk  
IP1 4JP  
Tel: 01473 242 500  
[www.suffolkacre.org.uk](http://www.suffolkacre.org.uk)

## **Sutton Winson**

St. James House  
Grosvenor Road  
Twickenham  
Middlesex  
TW1 4AJ  
Tel: 020 8891 4021  
[www.suttonwinson.co.uk](http://www.suttonwinson.co.uk)

**NB** Please note that the Mentoring and Befriending Foundation is unable to endorse any of the above insurance providers.

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Website: [www.mandbf.org.uk](http://www.mandbf.org.uk)

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