



Amphibian and Reptile Groups of the United Kingdom
ARG UK Advice Note 3
Insurance Arrangements
for Amphibian and Reptile Groups
January 2008

Background

All Amphibian and Reptile Groups (ARGs) require public liability insurance to ensure that organisers can not be held personally liable for any accidents or losses that may occur as a result of a group's activities. Such events are extremely rare, but nevertheless ensuring that insurance cover is in place is an essential part of running a group.

ARG UK has arranged a collective insurance scheme that provides a high level of cover to groups. This advice note provides information about the scheme and aims to make the process of obtaining insurance cover as straightforward as possible for anyone running an ARG.

The procedures that should be followed are not intended to be onerous, they are designed to protect all ARG members in case things go wrong. All ARG UK insurance forms referred to in this advice note are available on the ARG UK website (www.arguk.org).

This advice note also outlines measures that a group should undertake to ensure compliance with the requirements of the insurance policy. Our recommendations have been compiled in accordance with advice from the ARG UK's insurance brokers.

What Does the ARG UK Insurance Policy Cover?

- 1. Public liability insurance of £5 million** This provides insurance for damage caused or injury suffered by an ARG member, or member of the public, as a result of an ARG event. Blame will have to be proved before a payout is made. (The claimant would claim against the ARG.)
- 2. Member to member cover of £5 million** This covers individual ARG members for claims made against them personally by other members of the group for accidents that have occurred during an ARG activity. (In this case the claimant would claim against an individual.)
- 3. Personal accident insurance of £25 000** This covers ARG members for an injury sustained as a result of an ARG activity. Blame does not have to be attributed, a payment would be made according to the severity of the injury.

To comply with the terms of the insurance policy an ARG must be able to demonstrate that it has acted responsibly and that it has taken reasonable measures to avoid an accident occurring in the first place.

Any accident likely to result in an insurance claim should be reported to the ARG UK secretary immediately.

There is an excess of £500 on any public liability claim (i.e. a group would have to pay the first £500 of any claim).

Please note that the ARG UK policy:

1. Covers members only when they are taking part in ARG activities. It does not cover members for other activities they may be involved in, such as other voluntary activities or self-employed survey work.
2. Does not insure against claims arising from advice given or work undertaken on a commercial (paid) basis. (Professional indemnity insurance is required for commercial consultancy work.)
3. Does not cover the activities of corporate members.

What Does an ARG Need to do for the ARG UK Insurance Cover to be Effective?

For the ARG UK insurance coverage to be effective, a group must:

- **Confirm affiliation to ARG UK**
- **Incorporate health and safety considerations into all events**
- **Keep an accurate record of membership**

1. Confirm affiliation to ARG UK

The ARG UK insurance scheme is available only to affiliated groups. (The ARG UK panel ratifies the affiliation of new groups.) To confirm affiliation an ARG should:

- Complete a *Confirmation of Affiliation* form (available from the ARG UK website or secretary) and return it to ARG UK.
- Ensure that the ARG states that it is affiliated to ARG UK within its constitution .

Note that *ARG UK Advice Note 2* includes a model constitution which can be modified for use by individual groups.

2. Incorporate health and safety considerations into all events

Most ARG events entail a very low risk of accident or injury. However, all activities must be carefully planned to minimise the risks. Health and safety measures need not be burdensome, but should be a routine element of all ARG activities. Many ARGs have considerable experience of organising field events and meetings and already incorporate the necessary health and safety measures into planning activities. However, to comply with the insurance requirements, it is recommended that documented records of health and safety measures be maintained. Two key elements of reducing risks are risk assessment and adequate training. Paper records of both of these should be maintained e.g. copies of risk assessment forms used and records of who has been trained for particular activities.

ARG UK has produced a *Lone working procedure* and *Generic risk assessment* form which have been designed to assist ARGs in the planning of tasks. These are available from the ARG UK website.

Where risks are identified, an ARG should make arrangements to minimise these. An ARG should try to have a trained first aider on hand. If this is not possible a mobile phone, first aid kit and directions to the nearest hospital should be available.

If an accident does occur a group may have to demonstrate that:

- i) Reasonable measures were taken to prevent an accident. The best way of doing this is by providing evidence that a risk assessment was carried out prior to the event. ARG UK recommends that this be done for all of the group's activities. Risk assessments are an essential part of good practice and should be carried out as a matter of course. The likely risks and control measures must then be explained to all those taking part at the start of any event to ensure that volunteers understand how to avoid potential hazards. For assistance please see the *Generic risk assessment* on the ARG UK website or contact ARG UK for further help.
- ii) Adequate training had been provided for the activities undertaken. In cases when this is done at the start of an event, care should be taken to ensure that late arrivals are also given the same instruction.
- iii) The necessary clothing/equipment was worn/used. If volunteers or members of the public wish to take part in an event and are not adequately kitted out, they must not be allowed to take part. Awkward situations can be avoided by ensuring that the necessary information is publicised prior to the event.

3. Keep an accurate record of membership

Only members* of ARGs affiliated to ARG UK will be covered by the personal injury and member to member cover. However, in order for these members to be covered, ARGs must have a clearly defined membership system in place and an up-to-date list of members.

*Excluding corporate members.

All members requiring personal injury and member to member cover must complete an *ARG UK volunteer working agreement* on an annual basis. Completed forms should be kept by the group as a record of its fully insured members.

ARG UK requests that each group provides an annual summary of membership within the group's annual report, which should be returned by December 31st. This is not a condition of insurance but it will help in calculating the insurance premium in future years.

Individuals who are simply on a mailing list or attend occasional indoor meetings may not require personal injury and member to member cover, and therefore do not necessarily need to become group members.

N.B. An e-mail distribution list is not necessarily the same as a membership list.

Checklist of paperwork to complete

- *Confirmation of Affiliation* to provide documentation that your ARG is affiliated to ARG UK. This only needs to be done once and the completed form returned to ARG UK.
- *ARG UK volunteer working agreement*. Every volunteer must complete this form every year so that fully insured member records are kept up to date. Each ARG is responsible for this task and for keeping the completed forms. For insurance purposes, these provide evidence of an ARG's membership.
- An annual report, to be submitted to ARG UK by December 31st each year. This is a summary of the group's activities and should include the number of group members.

Frequently Asked Questions

Are all ARGs covered by the ARG UK Insurance Policy?

No. Only groups affiliated to ARG UK are covered. To confirm affiliation ensure that within your group's constitution your ARG states that it is affiliated to ARG UK and return a *Confirmation of Affiliation* form to the secretary of ARG UK.

How much does the ARG UK insurance scheme cost?

Nothing – it is free to groups affiliated to ARG UK. The insurance scheme has been paid for by financial contributions from the Esmée Fairbairn Foundation and The Herpetological Conservation Trust.

Under what circumstances would an ARG not be covered?

If an ARG is not affiliated to ARG UK it will not be covered by the insurance scheme. Failure to implement reasonable measures to minimise risks may also invalidate insurance. For example, if an ARG were to undertake a toad patrol on a busy road at night without using torches or high visibility jackets or without undertaking a risk assessment, the insurer would probably refuse to pay out against a claim.

Is working with cutting tools covered?

Scrub clearance with hand tools is covered, but the use of chainsaws is not.

Is working on toad crossing sites covered?

Toad patrols are covered so long as the necessary measures have been put in place to avoid risk to motorists and toad patrollers.

Are there any volunteer age limits?

The ARG UK member to member and personal accident cover applies only to volunteers up to the age of 70. If your group has an active volunteer over the age of 70, please contact ARG UK to discuss special arrangements. There is no lower age limit to the full insurance cover, but ARG UK recommends that children under 16 take part in tasks only if accompanied by a responsible adult. Arrangements for involving young people in ARG activities should be discussed within the group and covered within the risk assessment. Where possible, young people should be accommodated within a group's activity as this is a good way of enthusing people about conservation at an early age.

How does the ARG UK policy compare with other policies?

Most wildlife volunteer groups have a public liability insurance policy only, i.e. they do not have member to member or personal injury cover, both of which are provided by the ARG UK policy.

Participation in the ARG UK scheme requires a group to give careful consideration to health and safety issues and to maintain records of such precautions. All comparable insurance policies require similar measures to be taken. No insurance company will expose itself to unnecessary risk and all will insist that groups plan and run events in such a way as to minimise the risk of accidents.

Are members of the public covered if they attend an event without having completed and signed the ARG UK volunteer working agreement?

Yes, they are covered by the public liability element of the policy, as a member of the public attending the event of an insured group (but not the personal injury or member to member cover).

Our ARG is covered by the insurance scheme of another body – so do we need insurance under the ARG UK scheme?

Not if your group is adequately covered by another scheme. Check the paperwork to ensure that your group is covered and if anything is unclear, ask for clarification in writing.

Summary

1. Even though activities carried out by ARGs are relatively safe, it is essential to have insurance in place.
2. ARG UK provides a comprehensive insurance scheme for affiliated groups.
3. To participate in the ARG UK insurance scheme a group must have confirmed affiliation to ARG UK.
4. ARG activities must be planned to minimise the risk of accidents. ARG members must be adequately trained and equipped for activities and they must agree to follow safe working practices.
5. Groups should keep records of membership, attendance at events and training, risk assessments and measures taken to minimise the risk of accidents.
6. Any accident likely to result in an insurance claim should be reported to the ARG UK secretary immediately.

We hope that the ARG UK insurance policy and this advice note will assist the administration of your ARG. If you have any further queries please contact ARG UK, details on the ARG UK website or care of the Herpetological Conservation Trust, 655A Christchurch Road, Boscombe, Dorset, BH1 4AP, www.herpconstrust.org.uk

Funding for the ARG UK insurance scheme has been provided by the Esmée Fairbairn Foundation.

Thanks to David Orchard for assistance in drafting this document.



Publication date: January 2008. This document can be downloaded from the ARG UK website: www.arguk.org

ARG UK is the network of volunteer conservation groups, concerned with the native amphibians and reptiles of the UK.