

Overview

Having adequate and correct insurance cover for your members is vital. There are numerous options available to Scout Groups. You may choose to use your own insurance brokers or company; alternatively you can take out insurance through Scouting Ireland's brokers.

Relevance to you

As a Group Leader, you have responsibility in conjunction with Group Council to ensure that all your members, property and activities are adequately covered for the possible occurrence of an accident, fire or theft. You must ensure that cover is adequate, that current insurance best practice is applied and that any requirements of the insurance policy/policies are complied with at all times.

Scouting Ireland Insurance

Part of your annual registration fee covers both public liability and personal accident insurance. The public liability insurance indemnifies Scouting Ireland and its members against claims for compensation, costs and expenses arising from accidental death, injury or illness to any person or accidental damage to property arising out of normal scouting activities. The personal accident aspect of the policy provides limited benefits for medical and dental expenses in the event of a member of the Association suffering injury or death as a result of an accident occurring during an activity which is covered by the policy.

It is important to note that certain activities are excluded from the insurance cover; a list of these is available on the Scouting Ireland website.

From time to time, you may wish to use a venue that is not normally covered under the policy such as a Coillte Forest or a Government facility. In this case, the owners/managers of premises or land to be used for scout activities may seek a letter of indemnity or a copy of the insurance policy. National Office can issue these on request, provided sufficient notice is given.

Some organisations providing activities or use of premises or land may request that members of Scouting Ireland enter into an agreement which may impose additional liabilities on the organisation and potential liabilities which could be uninsured. Any such request should be notified to the Association's brokers and insurers well in advance to ensure that Scouting Ireland and its members are adequately protected.

What cover does your Scout Group need?

Scouting Ireland's insurance brokers offer insurance to cover Scout Group property (den and equipment) and travel insurance where necessary.

Whether you opt for the Scouting Ireland insurance option or decide to go with your own you will need to make sure your policy covers the following:

- In order to assist you in calculating the correct building replacement costs in the case of a fire or significant damage you should consult the reinstatement calculator available through the website which will assist you in calculating the value of your buildings should an event occur.
- Equipment needs to be covered for all risks. You must ensure that you are covered for equipment stored in your stores but also that the equipment is covered when you are moving it and when you are using it outside of the normal storage area.
- Public liability insurance should also be taken out to cover users of your premises. Your registration fee covers members of the Association but not those who might visit for occasions and events or others using your premises.
- Travel insurance is important when travelling abroad. Once again you can organise your own or avail of the travel insurance offered through Scouting Ireland's brokers. Before you take out cover, you need to be aware of any long term illnesses which members of your group may have and find out if the members have personal health insurance as both of these factors can impact the cost. It is vitally important that you advise of any existing medical conditions as this may impact your ability to claim if this information is not disclosed and a situation occurs.

Useful Documents and Publications

www.scouts.ie -> Resources -> National Initiatives -> Insurance

Where to get help

If in doubt about any activity, venue or any aspect of insurance you should contact the National Secretary at natsecretary@scouts.ie. Or call National Office (on 01 495 6300 during normal office hours) for assistance.