

CARADON HERITAGE PARTNERSHIP ~ insurance for groups.

Insurance cover provided by Cornwall Council for the project ceased at the end of December 2013.

Responses to the questionnaire indicate that:

- Four groups have insurance through affiliation with larger organisations. The Orchard Group with RHS; Launceston Area Wildlife with CWT; NHill History Group with British Ass. for Local History and the Mines & Miners with Trevithick Society/Plymouth Caving Club.
- Two groups are partly insured but seek more cover (Friends of Stara & Caradon Walkers).
- The ten groups that are un-insured at present include Linkinhorne & Pensilva History Groups; Caradon Archaeology, Geology, Dormouse and Writers; Darite Heritage, Pensilva Wildlife, Oaktree Walkers and Cornish Graves/Phoenix 100.

Replies to the questionnaire indicate a diversity of activities and requirements. Although CHP as a legacy group for the Caradon Hill Area Heritage Project was set up to support and network, it was felt that to obtain and manage a single cover for all the groups would be too much responsibility and would require considerable administration.

Several providers were investigated online; visits were made to local brokers but none could match the cover offered by Tennyson who specialise in charity insurance and were first contacted last year by Andy Robinson. Their public liability insurance (from £80) covers far more than other providers. (See below, taken from their web-site)

- Cover for your volunteers
- Damage to third party property
- Damage to third party persons (injury)
- Products Liability
- Property Owners liability
- Legal costs

Please note that we include basic Professional Indemnity within our standard Public Liability cover and this is sufficient for the vast majority of organisations who may give occasional or ad hoc advice.

Personal Accident insurance can be added for £30. Employer's Liability would cost more as would larger scale public events attracting up to 500 people. We think (but best to check again) that meetings and small events attracting up to 50 people are covered but for anything larger, such as festivals, fetes and major fundraising, you would need the additional insurance (£80).

There is a list of excluded organizations (none apply) and activities which are considered too extreme (not applicable).

It is very important to note that this relatively low cost is only available if you apply online and pay by card and it is instant. <http://tennysoninsurance.co.uk/instant-online-cover/> will link to the most useful page on their web-site where you can apply for just a quote. From this you can save your application as pending and email them for clarification of any details.

£80 is still quite a large sum for very small interest groups so it may be worth considering joining an allied group to achieve sufficient members. 20 people = £4 a year; 10 people = £8.

But for local history groups, the insurance offered through affiliation with the British Association for Local History seemed more than adequate although manual work such as archaeological fieldwork is not covered. The cost is £65 per annum and includes a journal and *this is cheaper than Tennyson*.

The details can be downloaded from their web-site at <http://www.balh.co.uk/insurance.html>

Other providers that we looked at included:

Conservation Volunteers Association (BTCV). £38 fee to join plus group insurance cover that starts from £100 per year but depends on the number of project days per year. See <http://www.tcv.org.uk/community/join-community-network> for further details.

Council for British Archaeology. (CBA) £35 fee for up to 100 members for affiliation. Insurance cover looks very comprehensive but no price available. For details see: <http://www.archaeologyuk.org/cba/membership/affiliate>

Cover provided to Devon Mammal Group (through a broker) under the description of 'Ornithological, Natural History & Allied Interest Clubs' costs in all £135.

There still could be something less expensive out there so if you discover anything, please do share with CHP.

Larger public events could be covered by a single organizing group with extended cover or by the hosting village hall, such as the Apple Day. The day in Liskeard in July will be led by Phoenix100 and they will have funding to arrange additional insurance if required.

Peter Stedman & Jen Bousfield.

March 2014