

This is an information sheet about Community Group Insurance following on from a Webinar delivered by Access Insurance.

You should discuss insurance for your group at a minuted Committee Meeting.

Insurance for Community Groups

For small voluntary groups, insurance only works well if it reflects what you do right now. Activities change, new risks appear and policies written years ago may no longer fit. Reviewing your cover regularly helps you stay protected and avoid paying for things you don't need.

Good habits also help keep premiums steady. Having simple but sensible risk-management practices and keeping a clean claims history all make a difference. Cyber insurance has also become increasingly important, even for small charities and community groups. Make sure your policy matches the way you actually handle data and that you understand what it covers.

It's also important to give your insurer a full picture of your activities. Over-explaining is better than leaving something out. Take a moment to read your policy summary so you're aware of any exclusions, such as limits on trustee indemnity or wear and tear. And if something goes wrong, call your insurer straight away—they're there to support you.

Many small groups meet in village halls or community centres and assume the venue's insurance covers them. It doesn't. Public Liability Insurance protects your group if someone is injured or property is damaged because of your activities. Even in an insured hall, responsibility for your event still sits with you. That's why most venues require groups to have their own cover.

DDCVS hold a list of specialist insurers that offer support to the voluntary and community sector, if you would like a copy please do get in touch.