

Appendix 3

Insurance quiz

1. Public liability insurance provides cover for Managers, Leaders and others authorised to be in charge of, or to assist with, Scout activities. It covers claims made against them for loss, injury or damage incurred while in charge of, or assisting with, any authorised Scout activities – true or false? **True**
2. Non-members (and Occasional Helpers where used) are automatically covered under the Scouts' personal accident and medical expenses scheme – true or false? **False**

Non-members and Occasional Helpers are not covered by the Scouts' policies while taking part in Scouting activities, such as fun days, fundraising events or similar. However, should a non-member have an accident and subsequently bring a claim of negligence against the Scouts or its members, the Scouts' Public Liability policy will respond to defend or settle the claim. Extra cover for individuals who are not members can be arranged by Unity by adding them to the personal accident and medical expenses scheme.

3. Personal possessions, such as mobile phones and laptops, are covered for damage or loss while doing Scouting activities – true or false? **False**

The Scouts have no legal interest in personal possessions and therefore cannot insure them against loss or damage. Individuals should ensure that they are adequately covered under their household insurance or Unity can provide separate cover if required.

4. Motor insurance for transporting Scouts to and from events in your own vehicle is not covered by the Scouts' policies – true or false? **True**

Under United Kingdom law, the driver of a motor vehicle must hold a suitable third party insurance (including indemnity to passengers) and the minimum levels of cover have to be provided by any motor insurer. As this is a statutory requirement, the Scouts do not provide any cover to individuals in respect of their liability as car drivers. Therefore they will need to check with their own motor insurers to see if this is covered under their policy.

5. Overseas cover, for when taking Scouts abroad, is automatically provided by the Scouts' cover – true or false? **False**

Scout parties travelling abroad will need to take out additional travel insurance to cover medical expenses, money, personal effects, camping equipment, etc. Unity's Overseas Travel Insurance can be purchased to provide these benefits.

6. The Scouts' legal liability policy protects members who are organising local fireworks displays – true or false? **True**

The Scouts' Public Liability policy will protect members who organise displays (whether just for them or where members of the general public are in attendance). Organising and running the event safely, however, does require careful attention to detail and thorough planning. Further information on this can be sought from Unity.