

01/07/2009

More thinking on Society In...

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**Subject:** More thinking on Society Insurance

**Date:** Tue, Jun 30, 2009 8:41 am

**Attachments:** Alternative\_quote.pdf (114K)

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I have spent a little time looking further at the matter of our insurance and am more than ever concerned that we do review it.

1. I am now certain that we need employers liability to cover volunteers. That is excluded in our present policy.
2. I am nervous of our present insurers because they are a company based and registered in Iceland and only seem to specialise in insurance for taxi companies, nursing homes, fitness instructors, children's parties, school/village fetes etc and not of charities. There is (I think) little or no charity-specific cover in their policy.
3. They mention some connexion with a turnover of £12,000 (in 2008 we declared an 'income' of over £50,000)
4. They mention on their certificate cover only within the "Territorial Limits". I cannot (yet) see what these limits are but I suspect that you are right that we are not covered for overseas safaris.
5. When I enter details of BSS into an automated quotation system for a charity insurance web site (see attached) I see we can probably get insurance (incl volunteer cover) for 2010-2011 for around what we pay now. However as you would expect the range of options in automated quotes is enormous with different packages on offer over a wide range of prices so it would need careful sorting.

Whatever, I do think we should address this issue after the forthcoming Council Meeting and before Newbury and of course before Exeter.

Regards

Patrick

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