



Insurance

- Reviewed in April each year. Covers both staff and volunteers. There is no upper age limit
- **Employers liability insurance.**
 - Legally obliged – the only legally required insurance– minimum £5m
 - We hold £10m
 - Covers staff and **registered** volunteers liability for accidents, disease or injury due to negligence or breach of H&S law by BC
 - List off approved activities and endorsements – see below
 - Need to contact me if doing any work outside normal remit
- **Public Liability insurance**
 - For public events, dealing with the public, premises.
 - Many funders require it and ask for proof (digital copy available and been distributed to staff)
 - £5m
 - Protects for claims by third parties caused by negligence
- **Professional indemnity.**
 - Providing advice or other services.
 - £0.5m
 - Includes trustee indemnity
- **Property and contents insurance**
 - New for old
 - £100 excess.
 - Branches can request their equipment to be included in schedule. Details and forms are sent out at the end of the calendar year for incorporation in the next financial year.
 - Cover costs £15 per £500
 - Risk categories – All Risk for branches
- **Personal accident**
 - Injuries, accident and death compensation – payable to the claimant
 - Staff and **registered** volunteers
- **Motor**
 - No cover for own vehicles.
 - If use your own car need own business insurance

Activites covered under insurance

- Scientific research
- Conservation work
- Membership development and administration
- Fund-raising
- Ownership and management of nature reserves
- Manual work on sites
- Events, guided walks and field trips
- Recording/monitoring of butterfly/moth populations

If you plan to do any work or activity not covered under our normal remit please contact Georgie Laing to discuss insurance

A reminder of limitations affecting Butterfly Conservation insurance cover

You are reminded of the following restrictions and guidelines that should be followed to validate our insurance cover.

Working with powered tools and equipment

- You must be suitably qualified and hold the appropriate certificate in the use of chainsaws. A copy of this certificate must be filed at Head Office and you should be on our Chainsaw Users schedule.
- You must wear all appropriate personal protective equipment
- Only undertake work from ground level
- Brushcutter operators, including non-BC members working on BC workparties or reserves, must follow our policy and training requirements.
- Any protective equipment and clothing required or recommended by law, the equipment manufacturer, Health and Safety officials or BC's internal guidance must be worn as directed.
- All tools, plant and equipment must be regularly checked, serviced, maintained and repaired by appropriately qualified persons, the manufacturer or their agents. Designated individuals should be responsible for equipment care and a written log kept of each check, service and repair.
- All tools, plant and equipment are to be used and refuelled only in accordance with the manufacturers instructions.

General conservation work

- Wear boots or other stout footwear
- Wear suitable clothing for the work and conditions.
- Wear suitable gloves especially if handling litter or rubbish
- Do not clear up, move or touch sharps, needles or syringes
- Do not intentionally set fires for the purpose of scrub management (controlled bonfires are allowed if BC procedures for their safe use are followed)
- Our insurance does not cover the practice of burning areas of heather or grassland ('swaling').
- Only properly qualified persons are allowed to use herbicides and other pesticides on BC reserves or other sites. Required / best practice must be adhered to at all times. Other restrictions such as SSSI status and agricultural cross-compliance rules may also restrict where and how such chemicals can be used.
- The restrictions and licensing requirements on felling any trees must be understood and strictly followed. Licences must be obtained where required. BC insurance cannot indemnify individuals against enforcement action by the Forestry Commission.
- All safety regulations, rules and recommendations, including those covering first aid, are to be followed at all times

Travel

- If using your own car on BC business you should ensure the vehicle is covered for business travel. This would include all journeys undertaken for which you claim mileage. A copy of the certificate should accompany your claim.