

# Scouts Public Liability FAQ's

Welcome to the Scout Public Liability FAQ, your guide to understanding the insurance cover supplied by Scouts HQ and arranged by us at Unity Insurance.

Scouts HQ pays the premium for this insurance.



## Obtaining the FREE Scout Public Liability Certificate:

### How do I obtain a copy of the Scout Public Liability Certificate?

- You can download the Scout Public Liability certificate from our Unity website.

### Do we need to display the Public Liability Certificate?

- It's up to you but there are no legal requirements. Third parties will likely want evidence of insurance, which you can share if requested.

## Public Liability for Scout Activities and Hall Rentals:

### What does the Scouts Public Liability insurance cover?

- It applies to any group member or the general public who makes a claim. It investigates the allegations and funds any legal fees and financial compensation if the group is found to be at fault and acted negligently.

### Is hiring out our Scout hall for parties covered under the Public Liability policy?

- Yes, ad hoc hiring of your building is covered. Any third-party organisations, such as a bouncy castle, pet zoo, or disco, must provide proof of their own Public Liability insurance for the activities they operate.

### How does the Scout Public Liability policy operate when renting a hall from a third party (school, church, etc.)? Who is insured for what?

- The third party from whom you are renting property will have their own Public Liability insurance. This relates to their land and assets to protect individuals using the properties. Groups renting properties for scouting activities must ensure that all activities are risk-assessed within POR.

### Is hiring out our Scout Hall for a weekly exercise class or toddler group covered?

- Anyone who regularly uses the premises and charges a fee for an activity should have their own Public Liability insurance for their business. In this instance, both the Scouts and the fitness instructor/toddler group will be covered by Public Liability insurance for any negligent actions.

### If we organise a summer fete or Christmas fayre, does the Scout Public Liability cover this fundraiser?

- Yes. The group has to carry out a risk assessment of the event and follow POR guidelines.

### Do we need extra Campsite liability cover for climbing and abseiling activities for the public?

- No. All these exciting activities are covered if POR is followed.

## Liability for Activities and Incidents:

### Is providing First Aid covered by Scout Public Liability policy?

- POR Chapter 8 includes protection for members who provide first aid during Scouting activities. Members who use equipment like defibrillators are covered because they are generally available and can be used by anybody to provide emergency aid to someone. It does **not** cover the provision of first aid at non-Scout events or general medical treatment.
- It should be noted that many Health Care Professionals (such as Doctors, Nurses, Paramedics etc) may have their own personal Medical Malpractice cover in place as part of their professional registration, which may not extend to Groups/Districts/Counties/Areas etc. Trustees and organisers of events and activities must ensure that sufficient insurance cover is held.  
*The Scout Association does not carry medical malpractice insurance.*

### Does the Scout Public Liability policy include Property Owners' Liability?

- Yes. Property Owners' Liability insurance covers claims made by members of the public for injury or financial loss based on the property owner's negligence. For example, if a member of the public falls on Scout property and breaks their arm, the claim would be supported by PL insurance for investigation.

### Does the Scout Public Liability policy include Product Liability?

- Yes. Product Liability covers the products that the group makes available to the public. For example, a group could have a fundraiser BBQ and provide food to the general public. People get sick because the meat isn't cooked properly. Individuals who have become ill as a result of food poisoning may want to seek compensation.

## Miscellaneous Questions:

### Who is liable for a public footpath that runs through Scout property?

- The Highway Authority is usually responsible charge for a public pathway. Any maintenance problems or queries should be directed to the local authority. It's worth highlighting that, as the landowner, the group is responsible for keeping footpaths clear of obstacles, trimming vegetation, and maintaining gates and stiles to avoid Public Liability claims.

### What insurance does a Scout group need for additional liability protection?

- Scout groups may need to make arrangements for the following:
  1. Employer Liability: A legal requirement if the group employs individuals.
  2. Professional Indemnity Liability: For groups that offer and charge for training to those outside of Scouting.
  3. Motor insurance for group vehicles.

**For any help with Liability questions, please contact Unity on 0333 188 0155**