

# Scouting Insurance Checklist

Here's your guide to make sure your Scout activities and assets are well-covered!

Think of it as your insurance navigation toolkit, making sure you're well-prepared for any adventure that comes your way.



**Unity**

Insurance Services

- Personal Accident & Medical Expenses Insurance:** Scout HQ provides this insurance to protect members in the event of an injury during a Scout activity. It's all about well-being and peace of mind.
- Public Liability Insurance:** Scout HQ provides this insurance as it's crucial for volunteers running Scouting events. It offers protection in case of accidents or damages during these events. Unity holds the Public Liability Certificate, which you can download from the Unity Website
- Trustee Indemnity Insurance:** Scout HQ provides this insurance to protect Trustees acting in good faith.

**We also offer..!**

- Business Interruption:** Shielding you from financial losses due to unexpected interruptions to your Scouting activities or events.
- Cyber:** Secure your group from internet fraud and cyber threats.
- Employees Liability:** A legal requirement if you have paid staff.
- Event Insurance:** Protecting against events, including any hired in equipment that are cancelled due to circumstances beyond your control.
- Marine:** Essential if your Scouting adventures involve water activities and you own items such as kayaks or motorised boats. This cover applies to items in storage, in transit and in use.
- Minibus & Commerical Vehicles:** Legally insure your vehicles if you use them for Scouting activities. Options to lend under Section 19 to other non-profit organisations.
- Miscellaneous Motor:** Looking after non-registered DVLA motorised vehicles. Such as ride-on-mowers, golf carts and quad bikes.
- Money:** This cover is crucial if your group handles cash, protecting you from potential financial loss.
- Personal Accident and Medical Expenses for Non-Members (PAME):** A non-blame policy that provides a set amount if your volunteers are injured during a Scout activity. An excellent way to look out for those who support your group.
- Personal Effects:** Covering personal belongings.
- Personal Injury Plan (PIP):** A top up injury plan for all individuals, any age. Open to all, providing extra compensation should an accident happen.
- Professional Indemnity:** Cover against errors arising from professional services, often relevant for leadership roles.
- Property & Equipment:** Safeguarding your buildings and contents. Including equipment which is anything that would fall out of your Scout hut if you turned it upside down.
- Trailer:** Coverage for trailers used for storage or moving camping gear.
- Travel (UK & Abroad):** Ensure your members are covered during trips, whether within the UK or abroad.

**If in doubt, give us a shout! 03331880155 we're more than happy to help you.**