



Insurance for Your Navigator Group

Each Navigator Group is an autonomous charity. No group is linked financially or legally to any other. Therefore, each group must arrange its own insurance to suit its own needs.

The minimum that you must have is **Public Liability Insurance**. This insures you against third party claims for damage caused by members, or for injury caused to members as a result of Navigator activities.

When you arrange this with your insurer you will be asked to specify what activities you are undertaking and how you can manage them safely. Some insurers will be happy if you have an Archery GB qualification and will allow Archery, others will expect you to insure Adventurous Activities through, perhaps, your NGB for that activity – Kayaking and Shooting are two such activities.

You can impact upon your insurance premium by being accurate in your description of your activities – there is no point in insuring for activities that you will never undertake.

Remember: if you use a third party for an activity, you should check their insurance as they become liable.

You will also wish to consider **Employers Liability Insurance**. This will cover your adults whilst they are working with young people. This may not cover them if they injure themselves whilst undertaking an activity for which the Group is not insured, but it will cover them for slips, falls etc, that cause injury during normal approved activities.

If your Trustees are wary of their liability in their role. Then you can take out **Trustee Liability** insurance, this protects the Trustees if they do their best to manage the Group but they still stray into financial difficulties. It will not protect them from negligence in their role.

If you own property, you must insure that property with **Property Insurance** to enable it to be rebuilt at CURRENT market costs. Do not let your accountant tell you that the building is depreciating and that you can reduce the value of your property. The reality is that you must agree the replacement value with the Insurer and re-commit to that agreement every year.

You may also wish to take out **Contents Insurance** – however, that may only be worthwhile if you have a dedicated storeroom. If equipment is stored at Leaders' homes, then ask them to make sure their household insurance covers the Navigator equipment on their property.

There is a link to Arthur J Gallagher on the UK Navigators Links Page. This is the company that most independent groups use.