

Affiliation Information 2009/10

GUIDANCE ON COMPLETING THE AFFILIATION OR AFFILIATION/INSURANCE FORM

Please read this additional information and guidance before you complete the Affiliation or Affiliation and Insurance form.

Group Contact Information

It's vital that LAYC & Youth Scotland has correct contact information (including full postal address) for both your group (i.e. where you meet) and the group contact (where correspondence should be sent). This is to ensure that your insurance cover is arranged correctly and that information, including your Affiliation Pack, is sent to the correct person. If you meet regularly in several locations please add these on an additional sheet.

Youth Group, Club or Service Information

In order to understand the type of groups in membership we ask for information regarding the building you meet in, the type of provision you offer, the age and gender profile of your members, details of staff and volunteers and club opening. This information helps LAYC & Youth Scotland build a profile of affiliated organisations and assists us in responding to the needs of members.

Number of clubs/groups

Your affiliation and insurance can cover a number of different clubs eligible for affiliation, as long as:-

- The clubs share the same constitution and management committee
- You provide the maximum number of members/young people that attend the clubs each week to ensure adequate insurance cover is provided

Many young people use the internet to look for local activities. LAYC's members database at www.layc.org.uk, Youth Scotland's youth group finder <http://www.youthscotland.org.uk/youth-club-finder/youth-group-finder.htm> and Young Scot's WOW website <http://www.youngscotwow.org> are good opportunities for your group to advertise its services. If you don't want your group details to be registered on these sites please tick the box on the affiliation form.

In order to ensure we have correct records we would be very grateful if you could tell us if you've affiliated before under a different name

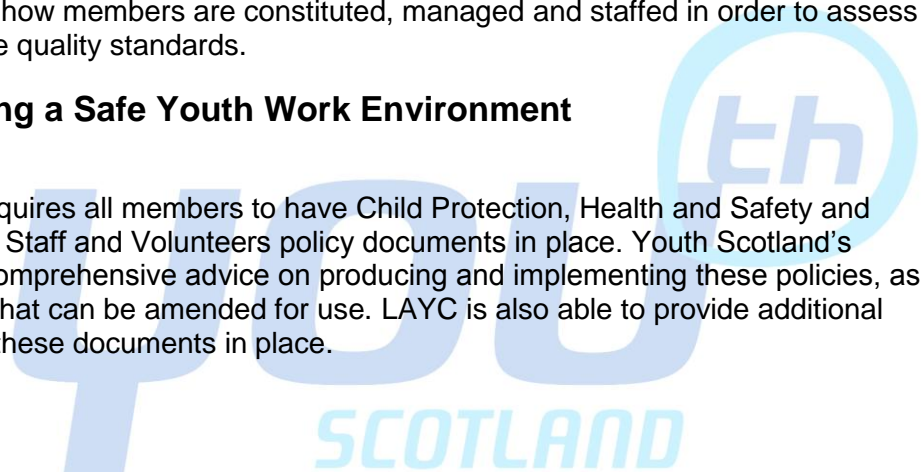
Governance

Appropriate governance is essential for all organisations. Youth Scotland member organisations should be managed effectively in order to meet the quality standards required of members. We ask a number of questions about how members are constituted, managed and staffed in order to assess if members are meeting these quality standards.

Creating and Maintaining a Safe Youth Work Environment

Policy and Procedures

LAYC and Youth Scotland requires all members to have Child Protection, Health and Safety and Recruitment and Selection of Staff and Volunteers policy documents in place. Youth Scotland's 'Safe and Sound' pack has comprehensive advice on producing and implementing these policies, as well as template documents that can be amended for use. LAYC is also able to provide additional support and guidance to put these documents in place.



The Disclosure System

In order to comply with The Protection of Children (Scotland) Act 2003 organisations have to ensure that all staff (paid and volunteer) in 'childcare positions' are not barred from working with children. Most youth workers are likely to be in 'childcare positions' as these positions usually involve caring for, training, supervising or being in sole charge of young people. This means that most workers will have to undertake a Disclosure check. As part of ensuring that this standard is met, Youth Scotland asks how members access the Disclosure system e.g. directly through the CRBS or Disclosure Scotland, or through an intermediary body such as the local authority or LAYC. Member groups can also access the Disclosure system through LAYC– checks are free for volunteers – just phone and get registered with LAYC.

In 2010 a new piece of legislation, the Protecting Vulnerable Groups (PVG) Act 2007, will come into force. This Act will change the way the Disclosure process is carried out, making the system into a membership scheme. New volunteers will enter the scheme in 2010, and existing volunteers will need to be registered within three years of the scheme being implemented. Time scales have not been published by the Government yet, but LAYC and Youth Scotland will be supporting members with advice and guidance as soon as information is available.

Affiliation and Insurance

There are a number of affiliation and insurance options, depending on the needs of your group. Details of the benefits of affiliation are attached. The affiliation fee includes affiliation to LAYC, Youth Scotland and UK Youth.

Affiliation Only Membership

You can affiliate to the Youth Scotland Network without taking the Youth Scotland insurance. However, in order to meet Youth Scotland's quality standards for membership you need to provide information, on the affiliation form, about the insurance you have (i.e. Employers and Public Liability Insurance). This insurance should cover the group's activities in and out of the premises.

Affiliation and Insurance Cover Membership

Taking Youth Scotland's insurance provides tailored and group insurance making it an excellent value package. You can also opt to have a higher level of Public Liability insurance if you require it. Further details regarding the content of cover is included further on.

Declaration

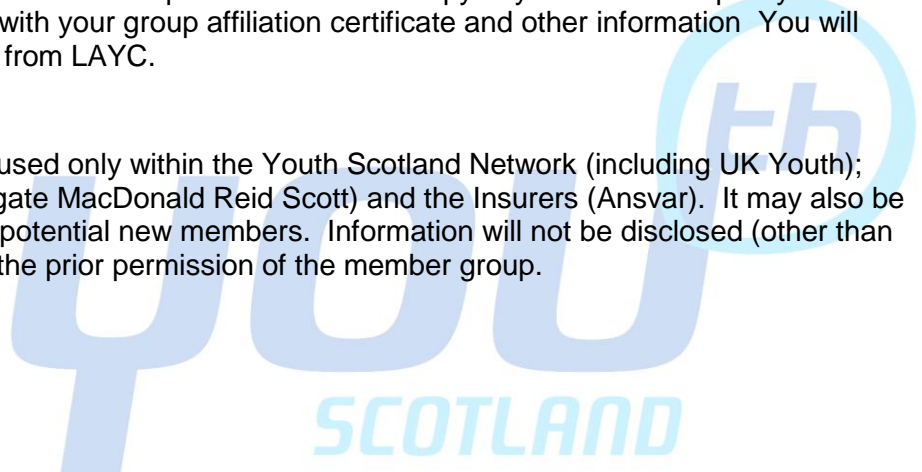
We need to confirm that your club or group understands the conditions of affiliation (see enclosed Conditions and Benefits of Affiliation) to LAYC and the person signing the form is in a position to authorise affiliation.

Affiliation Packs and Insurance Certificates

Affiliation packs will be sent out to groups between two and three weeks after Youth Scotland has received your affiliation fee. This affiliation pack will contain a copy of your insurance policy and certificate, if applicable, along with your group affiliation certificate and other information. You will also receive an affiliation pack from LAYC.

Data Protection

Any information stored will be used only within the Youth Scotland Network (including UK Youth); the Insurance Brokers (Towergate MacDonald Reid Scott) and the Insurers (Ansvar). It may also be used to provide information to potential new members. Information will not be disclosed (other than to the above sources) without the prior permission of the member group.



Insurance Information 2009/10

The Ansvar insurance scheme is provided through Towergate MacDonald Reid Scott and offered to Youth Scotland affiliated groups.

What is covered in the Insurance Policy?

- Employers Liability Insurance - £10m limit for any one claim
- Public Liability Insurance - £2m limit for any one claim (Public Liability cover has been extended to include up to 3 overnight trips per group per annum)
- You have the option of purchasing additional Public Liability insurance of £3m
- Member to Member Insurance - £2m limit for any one claim (£5m with additional PL option)
- Product Liability Insurance - £2m limit for any one claim (£5m with additional PL option)
- Contents insurance – up to a maximum of £2,500

As part of the support package, Towergate MacDonald Reid Scott will deal with any insurance queries. The designated contacts for Youth Scotland groups are Lynne Tumilty and Ruth Murray. Please contact them on 0141 331 1515.

What does this mean and what does it cover?

- **Employers' Liability Insurance (ELI)** covers any person you have hired or is under contract to your group, including voluntary helpers. ELI cover enables organisations to meet the costs of compensation and legal fees for employees (paid workers and volunteers) who are injured or made ill at work **as a result of negligence**. **By law, you must have ELI** and be insured for **at least £5 million**. Your group could receive a hefty fine for any day that you do not have appropriate insurance. You **must display** a copy of your Employers' Liability Insurance Certificate where workers and volunteers can easily read it. You will also need to keep these certificates **for at least 40 years**.

Claim example – A volunteer was asked to clean graffiti from an outside wall of a community centre and was injured when the cleaning fluid irritated their skin and they suffered severe discomfort. The group were found to be negligent, as they had not provided the correct personal protective equipment to the employee.

- **Public Liability Insurance** (which includes Product Liability and Member to Member Insurance) **covers any person other than employees** who, **as a result of negligence**, may be injured during the activities of your group or by products supplied by your group. This type of insurance covers any award that is made (and the related legal fees, costs and expenses) as a result of the negligence of a worker, volunteer or member of your group. The current limit under the policy is £2m. A higher limit of £5m is available by completing the section on the affiliation form.

Note: There are a number of activities that are considered by the insurer to be **hazardous** or excluded. **See section on hazardous and excluded activities.**

Claim example – A member of a youth group was hurt after colliding with a football goalpost and he suffered severe injuries as the goalpost was generally in a poor condition. His injury was therefore more serious than it should have been. The group were negligent because they had failed to check the equipment was in a safe condition.

- **Contents Insurance** within the Youth Scotland insurance arrangements your insurers have now automatically included contents cover up to a maximum amount of £2,500, whilst at your premises. A £200 excess applies to all claims against contents insurance cover.

What are your legal liabilities as an organisation?

- An organisation can be held legally liable if it is proven that it was negligent or failed to take 'reasonable care' to prevent injury or damage to property. This includes the actions of all employees and volunteers while they are working for the organisation.
- This liability arises from a duty of care on all individuals and organisations (regardless of the size of the organisation, its income or whether it employs paid staff) to avoid carelessly injuring clients and members of the public or causing damage to their property through negligence.
- **Please note:** A Liability claim can only be successful if the insured is proven to be negligent in their actions and has caused some type of injury to the claimant or damage to property during their time in connection with the youth group.

Why should our youth group provide insurance cover?

As an "employer" (of paid workers and volunteers), you have a legal responsibility towards your workers, volunteers, youth group members and the public. You could be held **legally liable** and risk being sued if a worker, volunteer, youth group member or a member of the public is injured as a result of your negligence or breach of duty. Liability Insurance is designed to pay any compensation and legal costs that occur if your youth group (you, workers, volunteers or young people) **are found to be at fault**.

What additional insurance is available for member groups?

Inevitably there will be times when you feel you need additional insurance. The following insurance is optional and it is not covered under the Youth Scotland provision. However Towergate MacDonald Reid Scott, Youth Scotland's insurance brokers, can provide policies specifically designed with youth work today in mind - and again, these are good value for money. Examples where additional cover could be provided are:

- **Additional Contents Insurance** If your contents are in excess of £2,500, you should insure them through your usual contact at Towergate MacDonald Reid Scott. Discounted rates are available to affiliated groups.
- **Personal Accident Insurance** For workers, volunteers and young people, personal accident insurance provides compensation in the event of injury whilst taking part in an activity organised by the group either at or away from the premises. The group does not need to have been negligent for a successful claim to be made.
- **Legal expenses insurance** covers contractual disputes with employees, unfair and constructive dismissal and the like. It is also possible to add on cover for tenancy disputes, VAT investigations and other such things.
- **Travel cover** can be arranged for groups travelling together on holidays, exchange visits or study trips - either in the UK or abroad.
- **Mini-bus** Especially designed for voluntary organisations. Both comprehensive and third party fire & theft cover available.
- **Special Events** If your group is holding an event where non members will be present (e.g. fundraising event, fun day etc.), then you must contact Towergate MacDonald Reid Scott to arrange adequate insurance cover.

Motor Vehicle Insurance

The group should ensure that there is appropriate insurance cover for volunteers who drive motor vehicles hired or owned by the group. Towergate MacDonald Reid Scott is happy to provide motor quotes for any vehicles owned by youth groups, including minibuses. **Please note:** *When volunteer drivers use their own vehicles for voluntary work, the group should inform them that they need to tell their insurance company in writing that they will be using their vehicle for this purpose. They should also state in writing that they will not be in receipt of any profit for their voluntary work.*

Activities in member groups

The insurance policy offered by Ansvr covers general activities that insurers would expect member groups to be involved in. Inevitably some groups will become involved in other activities that may be considered by the insurer to be **hazardous** which range from fireworks displays to Archery to high level walking. **Hazardous activities require certain additional safeguards and conditions to be met and they usually require an increased insurance premium.** If you are in any doubt if an activity is **hazardous or excluded** then contact Towergate MacDonald Reid Scott.

Some activities are considered by the insurer to be **excluded** and Ansvr will not insure these (see list below). If your group is keen to take part in an activity that is excluded, then they should arrange these activities through a recognised Activity Centre or provider. See choosing an activity provider below.

The following are considered by the insurer to be excluded activities:

- Any type of motor vehicle use
- Mountain bike cycling (other than normal road use)
- Boxing (other than aerobics)
- Bungee run
- Gorge walking
- Cliff or rock climbing
- Earth balling
- Elastic rope sports or activities
- Flying (except as a fare paying Passenger)
- Hang-gliding
- Horse riding
- Hunting
- Martial Arts
- Mountaineering
- Paint balling
- Parachuting
- Polo
- Pot-Holing
- Professional sport of any kind
- Racing (except on foot)
- Roller blading
- Shooting
- Skate boarding
- Water activities (except swimming)
- Winter sports

Choosing an activity provider

If you decide to book a holiday or a session with an Activity Centre or an activity provider, make sure that you are satisfied that the company has the appropriate health and safety measures and licenses in place and that they comply with the required UK and European legislation. All groups should check with Activity Centres, prior to events taking place, to ensure that Public Liability is in force for an indemnity limit of at least £2m (or £5m if you have taken the additional cover).

Please note: A full copy of the insurance policy and the insurance certificate will be sent to you between two and three weeks after we receive your affiliation form and fee.

If you are in any doubt if an activity is covered by the insurance policy or not, then the advice of Towergate MacDonald Reid Scott should be sought. Lynne Tumilty or Ruth Murray, Towergate MacDonald Reid Scott, 23 Eagle Street, Glasgow G4 9XA, Tel: 0141 331 1515