

## Guidance notes on the Friends of the Earth insurance cover

This guidance is for Friends of the Earth licensed local groups (who have signed a Trademark Licence Agreement) and registered Climate Action groups. Together they are referred to in this document as ‘groups’.

Groups are covered by Friends of the Earth's Public & Products Liability and Employer's Liability insurance policies for a wide range of permitted activities. Please read the information below carefully, as it's crucial that all groups know what activities are covered and any related conditions.

**Most importantly, all groups and their members need to understand that they must only carry out the activities permitted by the insurance policies when acting on behalf of the group and/or Friends of the Earth England, Wales and Northern Ireland (EWNI).**

Undertaking an activity not covered by our insurance when acting on behalf of the group and/or Friends of the Earth EWNI makes the individuals concerned and Friends of the Earth EWNI liable for the full cost of any claim made.

### 1. What does the Employers' Liability policy cover?

Our Employer's Liability policy covers any damage and/or injury to any member of the group or their property whilst carrying out one of the permitted activities (see Q3 below). The indemnity limit for this policy is £10 million (with an inner limit for terrorism of £5 million).

### 2. What does the Public & Products Liability policy cover?

Our Public & Products Liability policy covers any damage and/or injury to any member of the public or their property whilst engaging with, or being subject to, any one of the permitted activities specified below in Q3. The indemnity limit for this policy is £5 million (with an inner limit for terrorism of £2 million).

### 3. What activities are permitted under both policies?

Cover is provided for the following activities. Please note that some of these activities also require you to get prior approval from the insurers before proceeding – if this is the case, please get in touch at [localgroups@foe.co.uk](mailto:localgroups@foe.co.uk). Where activities are described as “hazardous” below they should be understood as ‘anything you would have reservations about doing yourself or having a family member take part in’. This definition of hazardous also includes any activity in water.

Please see Q4 and Q5 if you wish to carry out an activity which is not listed here.

- a) **Leafleting & petitioning for signatures** – this covers any campaigning activity concerning inviting members of the public to take more information about a

Friends of the Earth campaign and/or to sign up in support (i.e. via a petition, postcard or form for further information etc).

- b) **Public meetings, seminars and small conferences** – this covers any events of this nature hosted by the group and open to either members of the public or group members only. If your event is likely to involve more than 100 people, then please contact us in advance of the event\* as we need to check with the insurers to see if cover could be extended (and please see Q5 for the situation if cover cannot be extended).
- c) **Practical conservation work** – although this is classed as a permitted activity, any work involving hazardous manual labour (see above for definition of “hazardous”) needs to be checked with the insurers in advance to make sure it’s covered. Please contact us as soon as possible ahead of the event\* if this is the case. If the activity is not hazardous (i.e. most tree planting activities) and will involve less than 100 people, you will be covered provided you complete a risk assessment to keep for your own records (see Q14 for help with risk assessments).
- d) **Recycling projects excluding waste** – waste is defined here as relating to any “trade waste” or “hazardous waste” so any activity involving either is not covered. Any work within this activity involving hazardous manual labour (see above for definition of “hazardous”) needs to be checked with the insurers in advance to make sure it’s covered, so please contact us as soon as possible ahead of the event\* if you are planning any recycling projects. If the activity is not hazardous and will involve less than 100 people you will be covered provided you complete a risk assessment to keep for your own records (see Q14 for help with risk assessments).
- e) **Shredding and composting** – any work within this activity involving hazardous manual labour (see above for definition of “hazardous”) needs to be checked with the insurers in advance to make sure it’s covered, so please contact us as soon as possible ahead of the event\* if you are planning any shredding or composting projects. If the activity is not hazardous and will involve less than 100 people you will be covered provided you complete a risk assessment to keep for your own records (see Q14 for help with risk assessments).
- f) **Sponsored events** – this covers sponsored walks, runs and other more standard sponsored events. If your event involves either any celebrities taking part or any extreme/hazardous activities, you must contact us in advance of the event\* as we’d need to check with the insurers to see if your event is covered (and please see Q5 for the situation if cover is not available).
- g) **Cycle rides** – this covers cycle rides organised for the public to join in with, as well as rides organised just for the benefit of the group’s members.

- h) Demonstrations** – this covers participating in or organising “a group activity, whether a meeting, assembly, protest, rally, march or vigil, the purpose of which is to express specific views or grievances”. Most importantly, the demonstration must be lawful and non-violent. Any activity deemed to be either unlawful or outside of the policies and procedures of Friends of the Earth EWNI would not be covered by the Friends of the Earth insurance policies (meaning that most likely the individuals concerned would be personally liable).
- i) Youth education work** – this covers the involvement of young people in your group’s activities (provided that these are only the activities permitted by the insurance policies – i.e. those detailed here in Q3). Anyone under the age of 18 should have consent from and be accompanied by a parent or guardian to get involved in a group. Please ensure you comply with Friends of the Earth’s [Safeguarding Policy](#).
- j) Door to door collections** – this covers going from house-to-house fundraising, delivering leaflets, and/or asking people to sign postcards/petitions or to support your group. We also strongly recommend that you carry proof of ID and proof that you are from a group affiliated to Friends of the Earth (eg. your Trademark Licence Agreement if you’re a Friends of the Earth local group).
- k) Local street collections** – this covers street fundraising, delivering leaflets, and/or asking people to sign postcards/petitions or to support your group. You must ensure that you get a licence to do this from your local Council in advance. We also strongly recommend that you carry proof of ID and proof that you are from a group affiliated to Friends of the Earth.
- l) Homemade food & drink** – this covers anything sold or given away, whether to a member of the public or to other group members, and whether via a stall, event or group social.
- m) Merchandise stalls** – this covers stalls selling or giving away items such as books, leaflets, reusable bags, homemade goods, Fairtrade produce, hot or cold drinks, plants, energy-saving lightbulbs, stationary, cards, stickers/ badges, t-shirts, hats/caps, and rainjackets. It also includes campaign stalls that are handing out information, getting people to sign postcards/petitions and/or inviting people to take part in an activity (e.g. games, quizzes etc).
- n) Farmers markets** – this covers organising a farmers market, as well as participating in one. It also covers events that are open to the public, as well as events arranged just for the benefit of the group’s members.
- o) Benefit concerts other than “large arena/stadium type events”** – this covers any concert or gig of a small scale. If your concert or gig is held in a venue with a live music licence, you are likely to be covered by that venue’s insurance policy also. If the event is likely to involve more than 500 people, please [contact us as soon as possible ahead of the event\\*](#) to check if it is covered.

- p) **Debates & film evenings** – this covers putting on a debate and/or film evening, as well as participating in one. It also covers events that are open to the public, as well as events arranged just for the benefit of the group’s members. If the event is likely to involve more than 500 people, please contact us as soon as possible ahead of the event\* to check if it is covered.
- q) **Social evenings** – this covers hosting an evening, as well as participating in one. It also covers events that are open to the public, as well as events arranged just for the benefit of the group’s members.
- r) **Jumble sales** – this covers putting on a jumble sale, as well as participating in one. It also covers events that are open to the public, as well as events arranged just for the benefit of the group’s members.
- s) **Dances and discos** – this covers putting on a dance or disco, as well as participating in one. It also covers events that are open to the public, as well as events arranged just for the benefit of the group’s members. If the event is likely to involve more than 500 people, please contact us as soon as possible ahead of the event\* to check if it is covered.
- t) Beyond the activities above which are explicitly included in the policy, any non-hazardous activity that involves less than 100 people will be covered without the need to extend the coverage, provided the group completes a risk assessment and keeps it for their own records (see Q14 for help with risk assessments). Activity of this sort includes tree planting and litter picking by roadsides or riverbeds. If your activity is not explicitly covered above and you’re unsure whether it’s hazardous or not please get in touch with us at [localgroups@foe.co.uk](mailto:localgroups@foe.co.uk).

\*Where it says to contact us to check whether you are covered for this activity, please provide as much information as possible to [localgroups@foe.co.uk](mailto:localgroups@foe.co.uk), including the address of the event, the nearest hospital, the number of attendees, the programme for the event, and if possible a risk assessment. While COVID restrictions remain in place you should [refer to this guidance page](#) and complete the accompanying template risk assessment.

#### 4. What is definitely not covered?

The following activities listed below are not covered by either policy – nor can cover be extended to include them (apart from possibly item G). This list also acts as a limit to the permitted activities detailed above in Q3 – e.g. if you carry out a permitted activity but do so in a way that is unlawful, you will not be covered.

Therefore, **you must not proceed with any of the activities listed below** as to do so would make both your group and Friends of the Earth EWNl liable to cover any claim resulting from the activity (i.e. the full cost of the claim, plus any legal fees, would fall on us rather than our insurers which could have serious implications for you, your group and/or the organisation).

- a) **Anything unlawful** – this applies to both the group as a whole and individuals when acting on behalf of a group affiliated to Friends of the Earth (any individuals carrying out the unlawful activity would also be personally liable).
- b) **Libel and slander** – these are terms for defamation (libel for written, published or otherwise broadcast words or pictures; slander for oral statements).
- c) **Hazardous activities and events** – this includes:
  - i Events making use of mechanically driven rides, playground and inflatable equipment, fire and pyrotechnics, weapons, roller-skates and other similar sports.
  - ii Events in or on water, underground, or more than 5 metres above ground.
  - iii Any aerial or equestrian activity, gymnastics, extreme sport, contact sport, and winter sport or other activities that are known to carry a significantly increased risk of bodily injury.
- d) **Giving advice** on anything other than Friends of the Earth’s campaigns or work – this falls under professional indemnity insurance which we do not have. This is different to giving information (which is permitted), because advice is defined as “an opinion or recommendation offered as a guide to action or conduct”.
- e) **Loss of money** – it’s the responsibility of each local group to make sure their finances are kept in order so that financial loss of any kind doesn’t occur.
- f) **Anything to do with a vehicle** – you must instead ensure that the vehicle and its use is covered by the policy of the owner or hire company.
- g) **Events involving more than 500 people.**

If your event falls into this category, please contact us as we will investigate whether cover can be extended for it as a one-off (and please see Q5 for what to do if we’re unable to extend cover for your event).

## 5. **What should we do if we want to carry out an activity that is not listed in Q3 as a “permitted activity” or in Q4 as a “not covered activity”?**

Please contact [localgroups@foe.co.uk](mailto:localgroups@foe.co.uk) immediately with as much information as you can provide about the planned activity as we may be able to get the policy extended to cover the activity in question (either permanently or as a one-off). This may be at extra cost which if appropriate, may be passed onto your group to pay for. It’s also possible that we may not be able to get the policy extended – in which case, **you must not proceed with the activity** as to do so would make both your group and Friends of the Earth EWNI liable to cover any claim resulting from the activity (i.e. the full cost of the claim, plus any legal fees, would fall on us rather than our insurers).

Even though these insurance policies are extremely comprehensive, we acknowledge that the nature of campaigning changes rapidly and new ideas and techniques are being thought up all the time. Therefore, if you are aware of any potential group activity that is not included within the list of permitted activities, please tell us.

## 6. **Are we covered for events we organise with other organisations?**

Both insurance policies only cover licensed Friends of the Earth local groups and registered Climate Action groups and will not extend to covering the involvement of other groups or organisations if an event is being jointly organised.

Therefore, if you are organising an event in collaboration with other groups or organisations, you should ensure that they have their own insurance policies in place.

## 7. Are we covered for hiring halls?

The Public & Products Liability policy covers any damage caused to premises as a result of your negligence while you/your group are in the building (up to a limit of £5m). It does not cover any damage to premises which occurred during your occupation that was not directly caused by your negligence.

For instance, if you use faulty electrical equipment of your own and this caused a fire, our policy would cover the damage resulting from this negligence. However, if the ceiling suddenly fell in due to previous water damage and this event was not the direct result of your occupancy or negligence, our policy would not apply. Instead, the building insurance for the premises held by the owner/occupant would cover it. For this reason, it is good practice to ask to see documentation regarding building insurance cover for any premises that you hire.

## 8. What about property or contents belonging to the group - like computers?

The Commercial and Industrial Combined Insurance Policy and Engineering Policy, held nationally on behalf of Friends of the Earth, covers property belonging to Friends of the Earth and computers or other contents or equipment purchased with either national or group funds. **Personal property or contents are not covered**, even if the building or item is being used on behalf of Friends of the Earth. Instead, check the relevant house or contents insurance policies of the individual who owns the property/item.

## 9. Are staff employed by Friends of the Earth local groups covered?

Yes, staff members employed by any licensed Friends of the Earth group are covered by the Employer's Liability policy. We do ask however that you notify us when you get a new or additional member of staff, or if you stop employing any staff members, as the insurers need to be notified of any changes in staffing numbers.

## 10. Are group volunteers covered?

If someone is volunteering with your group (e.g. on a stall, on a demo, in an office), but isn't an official group member, they are still covered by the Employer's Liability insurance policy. All other group members are covered by the Employer's Liability policy, with members of the public covered by the Public & Products Liability policy.

## 11. If a claim is made against us, who is liable?

If the accident or damage has happened as a result of your group carrying out a

permitted activity, then it will be covered by our insurance policy. For the claim to be successful, the claimant will need to prove negligence on your group's / our behalf – however, they only need to prove 1% negligence for the claim to potentially be successful. Our aim is to try to ensure that accidents and damage are avoided in the first place as far as is reasonably possible.

If the accident or damage has happened as a result of your group carrying out an activity not covered by our insurance policy, then either the individuals concerned or Friends of the Earth EWNI (or both) will be liable for the full cost of the claim (plus any legal fees). This is why it is so important that groups understand what activities are permitted and always check with us if an activity doesn't seem to be covered before undertaking it.

#### **12. If a claim is made against us, what should we do?**

Tell us immediately – contact [localgroups@foe.co.uk](mailto:localgroups@foe.co.uk). It's very important that you do not get involved in any correspondence with the claimant or their lawyers. Our insurers and lawyers will deal with them directly.

#### **13. What can we do to mitigate the risk of an accident or damage happening?**

We'd advise you to use your common sense and be as proactive as possible to ensure that your group isn't being negligent. Most accidents and damage could have been prevented with a bit of foresight and therefore, take some time before carrying out the activity to think about potential risks.

The primary aim is to reduce the chance of an accident happening as far as is "reasonably practicable". Carrying out a more formal risk assessment will help you to think through what might cause harm to people or property as a result of your activity and to weigh up what reasonable precautions you might need to take to prevent this harm from happening.

Therefore, we'd advise that your group follows good practice by getting into the habit of doing risk assessments proactively, especially for new or more unusual situations, for activities or events involving young or vulnerable people, and particularly before any potentially hazardous activities (e.g. larger events, practical conservation tasks, recycling projects, the use of electrical equipment etc). More and more groups are also being asked to provide risk assessments for their activities by other organisations (e.g. before being able to book a campaign stall or venue for an event). We advise you to carry these out when requested. For more information on how to write a risk assessment, see Q14 below.

#### **14. Can you help with writing risk assessments?**

The [Health and Safety Executive website](#) has helpful guidance on how to write a risk assessment, including a list of [useful FAQs](#). They'll take you through the steps you need to follow to identify the potential hazards and associated risks – and then work out what you can reasonably do to reduce the risk of harm occurring.

A hazard is anything that might cause harm – e.g. chemicals, an electrical appliance, a tent peg that someone might trip over etc. A risk is the chance, high or low, that someone could be harmed by the hazard, together with an indication of how serious the harm could be. Therefore, to carry out the risk assessment, you should follow the HSE's recommended established procedure called 5 Steps to Risk Assessment:

1. identify hazards;
2. decide who might be harmed and how;
3. assess the risks and take the appropriate action to remove or reduce them;
4. record the findings;
5. check the risks periodically and take further steps if necessary.

While COVID restrictions remain in place you should [refer to this guidance page](#) and complete the accompanying template risk assessment.

For more information on risk assessments, especially for specialist advice on carrying out risk assessments for the more complex or potentially hazardous activities, please contact the HSE directly.

#### **15. When is the renewal date?**

The policy is renewed annually on 21 November.