Insurance for Community Resilience Groups that are sub-groups of Community Councils

**How do I ensure the Community Council’s insurance policy covers resilience work?**

The first thing to make sure is that you (a constituted community resilience group) have declared the work that you are doing/potentially will do regarding your Community Emergency Plan/Arrangements to the Community Council’s insurers, Zurich Municipal. The Community Council must notify Risk Management of these activities, by emailing [debbie.cassells@fife.gov.uk](mailto:debbie.cassells@fife.gov.uk) as the insurers must be advised of them for cover to operate.

**What details do I need to provide?**

You don’t need to include specific actions that you might be taking, but as long as you have declared that you have a Community Emergency Plan and that you could be involved in supporting the emergency response by the Council and/or the emergency services if an incident occurs. Doing this means that you will be insured by your own liability insurers (Zurich Municipal) for the activities that you carry out under your Community Emergency Plan.

**What activities are covered?**

In general terms, your liability insurers will provide cover for all the activities that you have declared to them unless they have advised otherwise. You should satisfy yourself that you have adequate insurance cover for all activities that you do or might do and ensure that you have declared all of them to your insurers. If you fail to notify your insurers about something that your Community Council does or might do, your insurers may refuse to deal with any subsequent claim.

**If you are asked by the Council to carry out an activity it would usually deliver...**

If you are asked by the Council to carry out an activity that the Council would usually do itself, but for some reason cannot e.g., we cannot get to your community and your insurance policy doesn’t provide cover for that activity, then Fife Council’s liability insurance policy will provide cover for you instead.

**What about Personal Accident cover?**

The Personal Accident section of the Community Council’s policy provides benefits to members of the Community Council or volunteers who are accident or assault victims whilst on official Community Council business.

In the event of an incident occurring under any of the above sections contact should be made in the first instance with the Risk Management Section, Finance & Corporate Services, Fife Council, Fife House, North Street, Glenrothes, Fife, KY7 5LT. Telephone 03451 55 55 55, Extension 441204. Email: Risk.Management@fife.gov.uk

**I have concerns about my insurance cover and/or I have already started resilience activities that I haven’t declared – what should I do?**

If you have any concerns about your insurance cover or would like to declare an activity that you’ve recently begun or hadn’t declared, you should raise this with your insurers as soon as possible. If you wish to do so, the Community Council must notify the Fife Council Risk Management Team of these activities by emailing debbie.cassells@fife.gov.uk with details and the team will contact Zurich Municipal on your behalf.