

# TRADES UNION COUNCILS



Insurance for Trades Union Councils across the UK

In association with





## Organising marches, protests and demonstrations

The safety of both participants and members of the public is paramount. In addition to appropriate risk management controls it may also be your responsibility to ensure that you have the right insurance cover. Whereas many insurance policies will exclude these kinds of activities, the CaSE insurance policy for trades Union Councils specifically includes them in respect of *Damage to Property* and *Injury to people*. Just remember a few simple rules such as ensuring that:

- the location is carefully selected to be capable of handling the numbers of people who will attend
- sufficient marshals are appropriately trained and readily identifiable
- approval is obtained in advance in writing such as by the Police
- any conditions imposed in granting such approval are adhered to.

## WHY INSURANCE?

### Covering the activities under the care and control of Trades Union Councils across the UK

Trades Union Councils are a vital force for good in the local trades union movement across the UK. Although recognised by the Trades Union Congress and the General Council with members delegated by local trade union branches and with Executive Committee members drawn from local trades union branches, Trades Union Councils are separate entities operating under their own rules adapted from model rules set by the TUC. As such, each Council undertakes its own activities that are not necessarily under the direct control of either the TUC or representative local trades unions.

The management of risk is an essential responsibility of each Council in order to protect its own members and other members of the public. This needn't be a cause for concern! By adopting a few common-sense principles to ensure good practice Trades Union Councils can manage their potential liabilities. Having the right insurance cover in place especially designed for Trades Union Councils is also an important part of this process.

***CaSE Insurance offers just such a policy that is both affordable and flexible and so ensures that all Trades Union Council activities are covered as required.***

## WHAT ACTIVITIES NEED TO BE COVERED?

### Covering the activities under the care and control of Trades Union Councils across the UK

- Executive Ordinary Committee meetings
- Annual General meetings
- Fundraising events
- Conferences
- Public meetings
- Marches and demonstrations
- Trips and excursions.

.....all such events carry potential exposure to the Trades Union Council and to those who are in attendance – even when meeting in other public buildings. Indeed, it is normally a condition of venue hire that each hirer has its own Public Liability cover in place.

The CaSE Insurance Policy for Trades Union Councils covers all Council activities involving up to 500 attendees at any one time.

## CUSTOM SOLUTIONS

Public Liability including for meetings, fundraising events, protests and Marches. Plus options for:

- Money and Personal Assault
- Employers Liability including Volunteers
- Legal Expenses
- Fidelity Guarantee
- Group Personal Accident
- Trustees Liability
- Motor No Claims and Excess Protection

## RISK MANAGEMENT ADVICE

A tailored range of literature and risk assessment templates are available to help manage all activities.

## DEDICATED HELPLINE

CaSE Insurance has a team of specialists who understand the work of Councils and can readily advise on insurance-related issues



## WHO IS CaSE INSURANCE?

Unity Trust Bank and its insurance partner Finance ReDirect have commissioned CaSE Insurance to develop a customised solution especially for Trades Union Councils. They are an established partnership between insurance specialists aQmen Underwriting, charities umbrella body NCVO and charity law experts Bates Wells and Braithwaite.

All are leading organisations within the charity and social enterprise sector whose unparalleled expertise and knowledge offers unique insurance and risk management services. CaSE Insurance only insures charities and social enterprises and this means you can be assured of being in safe hands.

## What does Public Liability Insurance cover?

- ✓ Legal liability for damages and costs in respect of accidental injury to person, accidental damage to property or accidental nuisance occurring in connection with your defined activities as well as legal costs incurred in dealing with claims.
- ✓ Up to £5 million indemnity

### Automatic Extensions\*

- ✓ Contingent Motor Liability
- ✓ Data Protection
- ✓ Libel and Slander
- ✓ Wrongful Arrest
- ✓ Indemnity of Member to Member
- ✓ Abuse cover
- ✓ Specified Care and Treatment including First Aid
- ✓ Food and Safety Act legal defence costs
- ✓ Financial Loss
- ✓ Advertising Liability including libel and slander, infringement of copyright
- ✓ Corporate manslaughter legal defence costs
- ✓ Health and Safety at Work legal defence costs

*\*Specified inner limits will apply – see full Policy for details*



## Want to know more?

Please call us on **0845 225 2288** and ask for Huw Evans.

Or email him at [huwevans@caseinsurance.co.uk](mailto:huwevans@caseinsurance.co.uk)



Simplifying insurance

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