

OEAP EG: Insurance for Off-site Activities and Visits

Employer's Liability Insurance

This is a statutory requirement. The employer should hold a policy that indemnifies it against all claims for compensation for bodily injury suffered by any person employed by it. This cover should extend to those persons who are acting in a voluntary capacity as assistant supervisors.

Public Liability Insurance

Public Liability insurance indemnifies the employer against all claims for compensation for bodily injury from persons not in its employ and for the accidental loss of, or damage caused to, property. Employees (as agents of the employer) are indemnified against all such claims, as are voluntary helpers acting under the direction of the employer's staff. The indemnity should cover activities such as off-site activities and visits organised by all establishments and settings for which the employer is responsible.

Personal Accident Insurance

Some level of Personal Accident Insurance should be provided for all employees in the course of their employment. This will usually provide predetermined set benefits in the event of an accident. Visit/Activity Leaders should be advised that they may wish to consider taking out less limited personal accident cover privately, or through a professional association.

Comprehensive Insurance

Employers should consider making more comprehensive journey insurance available, where the scale of those buying in will usually make the price attractive. This type of policy will usually cover personal accident; cancellation and curtailment; personal liability; personal effects and money; medical expenses and repatriation.

Tour Operator Insurance Packages

When buying insurance cover from a tour operator, the Visit/Activity Leader should study the terms of the policy carefully, paying particular attention to the exclusions. Separate insurance, or extensions to the policy, should be arranged for any items for which the standard cover seems inadequate.