

Taking Responsibility: Volunteering and Insurance

Over the last 10 years there has been a rapid growth in the sale of volunteering opportunities abroad. Some of these opportunities are sold to gap year students, some to people taking a career break and some to those who are retired but still with the energy to put something back. Increasingly there are holiday volunteering opportunities where volunteering is tacked on to a holiday or a volunteering opportunity is built into the package. There has been a rapid growth in demand which has created a wide range of volunteering products in what is now a highly competitive market place. The margins remain attractive and there is now a wide range of providers from specialists to tour operators who have seen it as a relatively easy product diversification.

In some cases volunteers seek out their own insurance, others purchase their travel insurance from the operator supplying the volunteering experience. The volunteer's requirement for insurance is different to, and often greater than, that of a traditional tourist. Organising and selling volunteering opportunities abroad is a specialist activity and it requires specialist management in placing the volunteers and ensuring that both sides in the transaction – the volunteers and the communities they assist – get real value from the encounter. The obligation on the provider to take responsibility for the quality of the opportunity and its delivery also applies to the insurance.

Sainsbury's Travel Insurance surveyed over 2000 people in November 2008, 17% of respondents said that they had not been informed of the policy cover and exclusions (see Insurance Daily January 1st 2009). This survey covered ordinary holiday insurance, the issues become more complicated when volunteering is involved. In large companies, in particular, there may be issues around the quality and accuracy of advice being given when staff have been briefed on the holiday aspects but are insufficiently trained on the issues raised by volunteering.

Very rarely does travel insurance cover people who are working whether they are being paid or not. It is holiday insurance. Business policies do not generally cover the kinds of activities which volunteers may engage in. Generally speaking backpacker, holiday and business travel policies will not be adequate. Policies which cover dangerous activities generally do so by listing them – this cover will not protect a working volunteer. Policies which cover "all kinds of adventure sports and activities" are unlikely to cover volunteering.

Those volunteers who are teaching in schools may be covered by travel insurance but it would be wise for volunteers to check. Companies which are selling travel insurance to volunteers need to take responsibility for the quality of the cover and to be clear and explicit in writing about what it does and does not cover. Volunteers purchasing travel insurance to cover volunteering activities should be advised to check that they have cover for all the activities which they intend to undertake. They should insist on having it in writing that their activities will be covered, and be aware of what will not be covered. I am only aware of one specific volunteer insurance policy that is designed to cover all these types of activities.

If companies or organisations are selling or advising on particular policies then they need to take responsibility for ensuring that the policies are explicit about what is or is not covered and that both the volunteers and local partners and organisers share that understanding about what volunteers can do and what they should not. For example it is very difficult, if not impossible, to get cover in the UK for physical building work above 2 metres or the use of power tools. Volunteers need to be very clear about what risks they are insured for and the limits of that insurance before they travel. Organisers should take responsibility with their overseas partners for undertaking risk assessments and ensuring that volunteers are appropriately covered and briefed.

Harold Goodwin FTS
International Centre for Responsible Tourism
Leeds Metropolitan University
www.icrtourism.org