

Policy: Insurance

InterClimate Network recognises that it has a duty of care to protect the charity's assets and resources, and to ensure that its activities are adequately insured.

It recognises that it is a legal requirement to have employer liability insurance in place when it has paid employees.

InterClimate Network will ensure that, where necessary, its activities are covered with appropriate insurance. Depending on the activities taking place, different insurance may be required.

The Board will regularly review InterClimate Network's activities to ensure that appropriate insurances are in place. These may include:

- insurance covering loss of funds or damage to its property and possessions.
- employer's liability insurance.
- travel insurance for employee and volunteers in the event of the charity operating abroad.
- insurance against fraud and dishonesty (fidelity insurance).
- professional indemnity insurance.
- public liability insurance (for events etc.).

Where InterClimate Network contracts other individuals or organisations to deliver programmes for or with InterClimate Network, those individuals or organisations must have appropriate insurances in place.

Version: July 2017