

## WHAT INSURANCE DO WE NEED?

<sup>1</sup>The essential insurance is public liability. We have made many enquiries and recommend the Zurich Insight policy which does not regard volunteer managers as employees thus avoiding the cost of Employer's Liability cover. Small Sheds might pay £260. If purchased through specialist insurer Tennyson a 5% discount can be had with a code from UKMSA, saving very nearly our minimum membership fee. Purchase can be online at [tennysoninsurance.co.uk](http://tennysoninsurance.co.uk) providing you have done risk assessments on the use of power tools or through 0845 0822446. You may also decide that you need theft, member-to-member injury, product liability, buildings or trustee indemnity, An alternative broker is Charities and Social Enterprise Insurance, itself a social enterprise, at [caseinsurance.co.uk](http://caseinsurance.co.uk).

The UK Men's Sheds Association has been speaking to several Insurance Companies and Brokers, to arrange a similar blanket Insurance Policy that the Australian Men's Sheds Association has taken out (With UK brokers !) so that Australian Sheds can participate in a "Per person" Insurance. Unfortunately, the number of Sheds in the UK is lower than needed for such a policy here. We continue to work on this.

An example of Insurance coverage is detailed below:-

Coverage is Public Liability, £5,000,000 with Zero Excess

What is insured:-

- The Group have a limit of 12 attendees in the workshop at any one time.
- The group will mainly be using hand tools, including electric drills and screwdrivers to make bird boxes and the like
- There is a separate locked area which houses power tools. These are available for use, but only by qualified users, or when other untrained members are being taught how to use them.
- The workshop is open Thursday mornings for 5 hours.
- We will be covering the Product liability of any items which are sold although this is only occasionally to other members, not on a commercial scale.

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<sup>1</sup> Extracted from: <http://www.menssheds.org.uk/index.php/getting-started>  
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