

Membership & Insurance Information Pack

2023/24 (Towergate)



WELCOME TO YOUTH SCOTLAND

This guide explains what Youth Scotland is, what's in its membership package and what you need to know about insuring your youth group.



If you need help or want more information, contact details are used throughout and you can always get in touch directly on 0131 554 2561, emailing office@youthscotland.org.uk or via www.youthscotland.org.uk

WHAT IS YOUTH SCOTLAND?

Youth Scotland is the national charity for supporting and delivering youth work in the community. We believe in changing lives through youth work.

Our membership network is made up of local youth groups of all sizes, area associations and Youth Scotland staff who can provide support and training on a range of youth work topics.

Getting membership to Youth Scotland is quick, easy and affordable and comes with a great package of benefits to any youth group, old or new.

Some benefits of membership include:

- Practical knowledge & resources
- Training for workers and young people
- Insurance
- PVG & Child Protection
- Employment Law
- Accreditation for Young People
- Access to programmes

PRACTICAL KNOWLEDGE & RESOURCES

We maintain an online bank of resources, guides and articles that offer practical information for youthworkers and volunteers. There are policy and procedure templates, downloadable resources, activity packs and more, many of which can be customised to suit your own group.

Our Youth Work Essentials is a one-stop for core information and includes the following topics:

- **Getting Started**- info for setting up a youth group
- **Up and Running** – info on running your group and good governance
- **Safe and Sound**- info on child protection, PVG and keeping your group safe
- **Employment Law**- see more info below
- **Outcomes for Youth Work** - info on evaluation and reporting on your outcomes
- **Volunteer Induction** - info on supporting new volunteers
- **Stand Up To Sectarianism**

VISIT: <https://www.youthscotland.org.uk/youth-work-essentials/>

EMPLOYMENT LAW/HR SUPPORT

Through our partnership with Law At Work/WorkNest, Youth Scotland member groups can access support with people management issues. Members benefit from two free telephone consultations with WorkNest/ LAW's legal team, who specialise in employment law and HR. Members can also access WorkNest/LAW' secure website which has up to date, legally compliant policies that you can view, download and use in your own organisation. You will need to quote your YS membership No.



REGISTER: To use the WorkNest/LAW portal

<https://www.lawatwork.co.uk/user/register>

CONTACT: The WorkNest/LAW phone line on Tel: 0844 736 1176

You will need to quote your Youth Scotland Membership Number.

TRAINING FOR WORKERS

The Youth Scotland Network provides a programme of locally based training for youth workers, delivered through a range of partner agencies, Area Associations and a team of experienced trainers.

Many courses are free or subsidised for member groups. Youth Scotland also runs a variety of national training events. Youth Scotland members can access most of these courses at a discounted rate.

Our core training includes courses like Child Protection training, team building, training for trainers, right through to accredited courses, like the Ready for Youth Work, PDA in Youth Work and ILM Leading in Youth Work for Managers.

We also offer training to support our youth awards and many groups can also participate in additional training through our various programmes, from youth participation to financial education for young people.

The training section of the Youth Scotland website has a training calendar with details of all current courses. [https:// www.youthscotland.org.uk/trainingevents](https://www.youthscotland.org.uk/trainingevents) OR <https://www.eventbrite.co.uk/o/youth-scotland-5547610329>



CONTACT: Julie Middlemiss Brown—Senior Development Worker (Training and Youth Work) **Tel:** 0131 554 2561 **Email:** julie.middlemissbrown@youthscotland.org.uk or **Your Area Associations (contact details on back page)**

INSURANCE

We offer all members the opportunity to access an insurance scheme that is tailored to the needs of youth groups and a much more affordable rate. Detailed information follows in the second part of this guide.

PVG & CHILD PROTECTION

Protecting Vulnerable Groups (PVG) and Child Protection are an essential part of modern youth work. Youth Scotland provides advice and guidance on Child Protection issues and access to the PVG Scheme.

As part of the membership criteria, all staff and volunteers who are doing regulated work must undertake PVG checks and the groups must be able to demonstrate that this is being done either by Youth Scotland, their local Area Association, or by another provider and are asked to provide the name of the provider on their membership renewal/joining application. Youth Scotland and local Area Associations will carry out spot checks to ensure this is being adhered to.



CONTACT: Michele Meehan—Head of Youth Worker Programmes and Quality Improvement **Tel:** 0131 554 2561 **Email:** michele.meehan@youthscotland.org.uk or **Your Area Associations (contact details on back page)**



ACCREDITING YOUNG PEOPLE'S ACHIEVEMENTS

Youth Scotland offers three exciting awards for young people; **Hi5 Awards, Dynamic Youth Awards (DYA) and Youth Achievement Awards (YAA)**.

The Hi5 Award is for young people age 5+, Dynamic Youth Award is for young people aged 10+ and Youth Achievement Award is for young people age 14+.

These different awards act as a framework to record and recognise children and young people's achievements. The children and young people set their own challenge, which can be based on an activity or idea they are interested in and then plan targets to support them reaching that challenge. The awards are Qualifications Scotland accredited and are a way to accredit non formal learning within youth work.

A benefit of your Youth Scotland Membership is the chance to deliver awards. As a Youth Scotland member you can register to deliver Hi5 and Dynamic Youth Awards at no extra cost.

The Membership Awards Package Includes :

- Registration to deliver Hi5 and Dynamic Youth awards.
- Two free places at Hi5 and Dynamic Youth Awards delivery training.
- The first 10 Hi5 or DYA awards free (£7 for digital booklets and £8 for hard copy booklets per award thereafter).
- Comprehensive welcome pack, with information on how to claim your free training places and 10 free challenge sheets.

Any of the above benefits must be used within your Membership Year. Carrying over any unclaimed training places or challenge sheets from one membership year to another is not an option.



REGISTER: To deliver Hi-5's and DYA's as a Youth Scotland member group

Visit: <https://www.youthscotland.org.uk/awards/register-for-awards/youth-scotland-member-groups/>

CONTACT: For all our Awards, please contact the Awards team at Youth Scotland

Tel: 0131 554 2561 **Email:** awards@youthscotland.org.uk



ACCESS TO LEADERSHIP AND PARTICIPATION PROGRAMMES FOR YOUNG PEOPLE

Youth Scotland delivers a range of projects and programmes to support young people's development and to supporting those working with young people. Check out www.youthscotland.org.uk/programmes for more information on our current programmes.

iLead

iLead is Youth Scotland's leadership development programme for young people. iLead provides new and exciting projects for young people to take part in as well as supporting them to create, develop and deliver opportunities, programmes, activities and events for others both locally and nationally. iLead supports youth groups to grow their own leaders, decision makers and activists.

Generation CashBack

Funded by Scottish Government through CashBack for Communities, Generation CashBack supports the Scottish Government's aim to tackle inequalities by having a greater focus on young people from areas of deprivation and other disadvantaged young people affected by crime. Generation CashBack offers capacity building and leadership development for young people and their youth groups.

Stand Up

Stand Up offers worker training, peer education for workers and young people, a small grants scheme, accessible resources and networking opportunities to help combat hate crime and sectarianism in local communities.

Inspire 2022

Taking inspiration from the tenth anniversary of the London 2012 Olympic and Paralympic Games, Inspire 2022 is a youth-led, events-based social action programme which uses national events as a springboard for young people to design positive activities for their own communities. Teams of 6-8 young people (aged 11-25) from Youth Scotland member groups can apply for up to £800 to run an event that will benefit their community.

Young Islanders Network

The Young Islanders Network joins young people together from all the Scottish Islands, sharing their voices, views and experiences. The contributions from the Young Islanders Network will ensure that the interests and priorities of Young Islanders are carefully considered and reflected in the development of the Islands Plan. **Visit:** <https://yin.scot/>



INSURANCE MATTERS

Towergate Insurance provides Youth Scotland member groups with both a specialist insurance package and specialist advice on insurance for youth groups.

To be a member of Youth Scotland, you do not have to take this insurance cover but you must be able to demonstrate that you have adequate insurance cover from another source.

What are your legal liabilities as an organisation?

- An organisation can be held legally liable if it is proven that it was negligent or failed to take 'reasonable care' to prevent injury or damage to property. This includes the actions of all employees and volunteers while they are working for the organisation.
- This liability arises from a duty of care on all individuals and organisations (regardless of the size of the organisation, its income or whether it employs paid staff) to avoid carelessly injuring clients and members of the public or causing damage to their property through negligence.

Please note: A Liability Claim can only be successful if the insured is proven to be negligent in their actions and has caused some type of injury to the claimant or damage to property during their time in connection with the youth group.

Why should our youth group provide insurance cover?

As an "employer" (of paid workers and volunteers), you have a legal responsibility towards your workers, volunteers, youth group members and the public. You could be held legally liable and risk being sued if a worker, volunteer, youth group member or a member of the public is injured as a result of your negligence or breach of duty. Liability Insurance is designed to pay any compensation and legal costs that occur if your youth group (you, workers, volunteers or young people) are found to be at fault (subject to terms and conditions of policy).

What is covered if you take out the Towergate Insurance Policy through Youth Scotland?

The Insurance is provided by Ansvar, a business division of Ecclesiastical Insurance Office plc (EIO)

- **Employers Liability Insurance:** £10m limit for any one claim.
- **Public Liability Insurance:** £2m limit for any one claim. (Public Liability cover has been extended to include up to 12 overnight trips per group per annum.)
- **Member to Member Insurance:** £2m limit for any one claim.
- **Product Liability Insurance:** £2m per period of insurance.
- You have the option of purchasing increased indemnity limits of £5m and £10m.
- **Contents Insurance:** Up to a maximum of £3,000.
- As part of the support package, Towergate Insurance will deal with any insurance queries.



CONTACT: The designated contact for Youth Scotland groups is **Lynne Tumilty Tel:** 0141 223 6907 **Office:** 0141 223 6800 **Email:** lynne.tumilty@towergate.co.uk

What does this mean and what does it cover?

→ **Employers' Liability Insurance (ELI)** covers any person you have hired or is under contract to your group, including voluntary helpers. ELI cover enables organisations to meet the costs of compensation and legal fees for employees (paid workers and volunteers) who are injured or made ill at work as a result of negligence. By law, you must have ELI and be insured for at least £5 million. Your group could receive a hefty fine for any day that you do not have appropriate insurance. You must display a copy of your Employers' Liability Insurance Certificate where workers and volunteers can easily read it.

CLAIM EXAMPLE: *A volunteer was asked to clean graffiti from an outside wall of a community centre and was injured when the cleaning fluid irritated their skin and they suffered severe discomfort. The group were found to be negligent, as they had not provided the correct personal protective equipment to the employee.*

→ **Public Liability Insurance** (which includes Product Liability and Member to Member Insurance) covers any person other than employees who, **as a result of negligence**, may be injured during the activities of your group or by products supplied by your group. This type of insurance covers any award that is made (and the related legal fees, costs and expenses) as a result of the negligence of a worker, volunteer or member of your group. The current limit under the policy is £2m. Higher limits of £5m and £10m are available by completing the appropriate section on the membership form.

Note: *There are a number of activities that are considered by the insurer to be hazardous or excluded. See section on hazardous and excluded activities. This includes competitive sports e.g. leagues are not covered by this insurance.*

CLAIM EXAMPLE: *A member of a youth group was hurt after colliding with a football goalpost and he suffered severe injuries as the goalpost was generally in a poor condition. His injury was therefore more serious than it should have been. The group were negligent because they had failed to check the equipment was in a safe condition.*

→ **Contents Insurance**—within the Youth Scotland insurance arrangements your insurers have now automatically included contents cover up to a maximum amount of £3,000, whilst at your premises. A £200 excess applies to all claims against contents insurance cover.

What additional insurance is available for youth groups?

Inevitably there will be times when you feel you need additional insurance. The following insurance is optional and it is not covered under the Youth Scotland provision. However, Towergate Insurance Youth Scotland's insurance brokers, can provide policies specifically designed with youth work today in mind—and again, these are good value for money.

Examples where additional cover could be provided are:

- **Additional Contents Insurance:** If your contents are in excess of £3,000, you should insure them through your usual contact at Towergate Insurance. Discounted rates are available to affiliated groups.
- **Personal Accident Insurance** for workers, volunteers and young people provides compensation in the event of injury whilst taking part in an activity organised by the group either at or away from the premises. The group does not need to have been negligent for a successful claim to be made.
- **Legal expenses Insurance** covers contractual disputes with employees, unfair and constructive dismissal and the like. It is also possible to add on cover for tenancy disputes, VAT investigations and other such things.
- **Travel cover** can be arranged for groups travelling together on holidays, exchange visits or study trips—either in the UK or abroad.
- **Mini-bus cover** is especially designed for voluntary organisations. Both comprehensive and third party fire and theft cover are available.
- **Special Events:** If your group is holding an event where non-members will be present (e.g. fundraising event, fun day etc.), Towergate can arrange appropriate cover.
- **Property Insurance:** If your group own their own property, or have a lease in place in which they are responsible for insuring the buildings, Towergate can arrange appropriate cover.

MOTOR VEHICLE INSURANCE

The group should ensure that there is appropriate insurance cover for volunteers who drive motor vehicles hired or owned by the group. Towergate Insurance is happy to provide motor quotes for any vehicles owned by youth groups, including minibuses.

Please note: When volunteer drivers use their own vehicles for voluntary work, the group should inform them that they need to tell their insurance company in writing that they will be using their vehicle for this purpose. They should also state in writing that they will not be in receipt of any profit for their voluntary work.

ACTIVITIES IN YOUTH GROUPS

The insurance policy provides for those general activities in which a youth group might participate. These should be confirmed when arranging a policy.

Inevitably some groups will become involved in other activities that may be considered by the insurer to be hazardous which range from fireworks displays to archery to high level walking. Hazardous activities require certain additional safeguards and conditions to be met and they usually require an increased insurance premium. These should be confirmed when arranging a policy.

If you are in any doubt if an activity is hazardous or excluded then contact Towergate Insurance

Some activities are considered by the insurer to be excluded and they will not insure these (see list opposite). If your group is keen to take part in an activity that is excluded, then they should arrange these activities through a recognised Activity Centre or provider.

See choosing an activity provider on the following page.

The following are considered by the insurer to be excluded activities:

- Abseiling
- Aerial activities of any kind
- Climbing of any kind
- Contact sports
- Dry slope skiing
- Football that is played within a league system
- Fire walking
- Gorge walking and the like
- Gymnastics
- Horse, Pony or Donkey riding of any kind
- Landboarding
- Professional sport of any kind
- Racing or time trials (other than on foot)
- Rugby
- Underground activities of any kind

→ Water activities (other than swimming, snorkelling or the use of non-mechanically propelled water craft not exceeding nine meters in length whilst operated on inland waterways only or within three miles of coast provided they are not used in any white water activity)

- Weightlifting
- Water sports

Any activity that involves the use of:

- Bicycles (other than normal road use)
- Cables
- Elastic ropes
- Fireworks or explosive items
- Ice skates
- Motorised fairground rides
- Play inflatables (other than bouncy castles)
- Rollerblades
- Roller skates
- Ropes (other than tug-of-war)
- Skateboards
- Weaponry
- Wires

CHOOSING AN ACTIVITY PROVIDER

If you decide to book a holiday or a session with an Activity Centre or an activity provider, make sure that you are satisfied that the company has the appropriate health and safety measures and licenses in place and that they comply with the required UK and European legislation. All groups should check with Activity Centres, prior to events taking place, to ensure that Public Liability is in force for an indemnity limit of at least £2m (or £5m/£10m if you have taken the additional cover).

A full copy of the insurance policy and the insurance certificate will be sent to you between two and three weeks after we receive your membership form and fee. A full copy of the Policy Wording and Schedule can be found on the Youth Scotland website – see link:

<https://www.youthscotland.org.uk/members/member-services-benefits/>

IS YOUR PUBLIC LIABILITY LIMIT SUFFICIENT?

As a result of changes to the calculation which insurance companies use when paying compensation in respect of personal injury claims to employees or third parties, we recommend you review your current insurance limit of indemnity. Many local authorities already require a minimum of either £5M or £10M and we would recommend that you consider either of these options as a minimum should you currently have a limit less than £5M.

The reason for this is the UK Government changed the personal injury discount rate (known as the Ogden Rate) from 2.5% to -0.75% in March 2017. The change was made to take into account the lack of investment returns which a claimant could earn in relation to any large compensation payment made by an insurer. This means the amount of compensation paid out by insurers in relation to any personal injury claim paid under an Employers or Public Liability policy could potentially increase considerably. Please review the table below which shows two examples of how the rate change could affect potential claims payments for a 10 year old and a 20 year old.

		@ 2.5% OGDEN RATE	@ -0.75% OGDEN RATE	INCREASE IN
AGE	GENDER	CLAIM SIZE	CLAIM SIZE	CLAIM SIZE
20	Male	£5,000,000	£9,904,348	+98%
10	Male	£10,000,000	£26,512,997	+165%

A full copy of the insurance policy and the insurance certificate will be sent to you between two and three weeks after we receive your membership form and fee. A full copy of the Policy Wording and Schedule can be found on the Youth Scotland website – see link:

<https://www.youthscotland.org.uk/members/member-services-benefits/>



CONTACT: Lynne Tumilty

Towergate Insurance, The Beacon, 176 St. Vincent Street, Glasgow G2 5SG

Tel: 0141 223 6907 **Office:** 0141 223 6800 **Email:** lynne.tumilty@towergate.co.uk

FREQUENTLY ASKED QUESTIONS

- **Will an insurance policy pay for fines?** No.
- **Do we have cover for our groups' property?**
No. Cover can be arranged for an additional premium. Contact Towergate Insurance.
- **Why do we have to carry out risk assessment on our activities?**
Insurance companies expect groups to behave in a reasonable and proper manner and to take adequate precautions so that the likelihood of accidents is reduced as far as possible. For insurers to be able to defend a claim successfully they will always ask if risk assessments have been carried out.
- **Why are some activities excluded?**
Insurance companies deem some activities as high hazard as they increase the likelihood of injury to participants. The activities listed as excluded on the page overleaf cannot be covered by the insurers under any circumstances. If you are in any doubt contact Towergate Insurance to enquire.
- **Our group is going to be travelling abroad for a residential trip. Do we need extra insurance?** We would strongly recommend that you take out holiday insurance. Towergate Insurance will be able to provide you with a quote for group travel.
- **Are we covered for boating, canoeing and horse riding?**
No. These are excluded activities. Please refer to the Activity Centre or provider for cover.
- **Our group is having a fundraising event and non-members will be present. Is our cover adequate?**
Not under the Youth Scotland policy. However, Special Events Cover can be arranged via Towergate Insurance.
- **On occasions, members of staff will have to bring their own children to the youth group meetings. Will they be covered?**
There is no problem with the children of volunteers being present but obviously they should be supervised at all times.
- **Why are the limits of indemnity so high?**
Awards and legal defence costs have risen enormously over the last few years particularly when young people and children are involved. There is also a far more active claim culture than in the past and many more claims arise (sometimes spuriously) but need to be defended by insurers to protect a groups' interest.
- **Our group is having a Bonfire Night with Fireworks—are we covered?**
Not under the Youth Scotland insurance policy but insurance cover can be arranged by Towergate Insurance for an additional premium. Youth Workers should ensure that the Firework Code is complied with and there is adequate adult supervision.
- **A member of the public fell on wet grass and hurt themselves whilst watching their child play football. Can they make a claim against the group?**
A member of the public can only make a claim against you if you have in some way contributed to the accident happening through the negligence of the group.
- **Our group is attending a residential weekend in the UK. Do we need extra cover?**
The scheme provides cover for 3 trips per year.
(Please note—any overnight stays in excess of 5 nights should be referred to Towergate Insurance). Cover extends to liability insurance only. If any additional covers are required please contact Towergate Insurance.
- **Does the policy cover us all year round?**
Yes, the policy is on an annual basis which runs for 12 months. Provided that you are a Youth Scotland member group and have paid your insurance and membership fees then there is cover.

→ **Our group is organising a trip away from the premises and is travelling on public transport. Are we covered?**

Yes. Please also ensure that parents using their own vehicles have the relevant vehicle insurance cover in force.

→ **Our group is hiring a Bouncy Castle. Are we covered?**

Contact Towergate Insurance for safety guidelines and they will include cover for this activity.

→ **A parent slipped on an icy step while coming to collect their child from the youth group. Can they make a claim against the group?**

As long as a group has taken reasonable steps to provide a safe environment for visitors then a claim should not succeed.

RISK ASSESSMENT—A SIMPLE STRUCTURE

Risk assessment can apply to any situation from the state of a group's equipment to planning a residential event for the whole group.

The structure of risk assessment is simple and effective. It can be applied as an approach to assessing your group's ability to adequately supervise 60 young people in a large building with multiple exits to identifying the hazards involved in bringing two rival youth groups together to play a "friendly" football match.

Groups need to be able to demonstrate that they have undertaken proper risk assessment in relation to all of those factors that could be a hazard to health and potentially cause injury or death. Groups should be able to demonstrate that they have, for example, considered the hazards that may be involved in taking a group to a busy city centre or that club equipment is regularly checked and maintained.

A simple but effective risk assessment structure is as follows;

1. Look for the potential hazards.
2. Decide who might be harmed and how.
3. Assess the risks, decide whether the existing precautions are adequate or whether more should be done. Consider what action should be taken to reduce the risks.
4. Record the findings.
5. Review your assessment and revise it if necessary.

Don't be overcomplicated. Checking for hazards is common sense but necessary. You probably already know where some of the potential hazards lie. If so, check that you have taken what reasonable precautions you can to avoid injury.



CONTACT: Lynne Tumilty

Towergate Insurance, The Beacon, 176 St. Vincent Street, Glasgow G2 5SG

Tel: 0141 223 6907 **Office:** 0141 223 6800 **Email:** lynne.tumilty@towergate.co.uk

*Towergate Insurance is a trading name of Advisory Insurance Brokers Limited. Authorised and regulated by the Financial Conduct Authority.

Registered Address, 7th Floor, 2 Minster Court, Mincing Lane, London EC3R 7PD

KEEP IN TOUCH AND UP-TO-DATE

Member groups can stay in the know with Youth Scotland's news via our website and members' magazine, Magnet.

You can also sign up for monthly Youth Scotland E-news, which are email updates containing the latest news, events, funding opportunities and much more.

Sign up for the e-news bulletin at : www.youthscotland.org.uk/enews

SOCIAL MEDIA

Connect with Youth Scotland and join the conversation on social media! We can be found on Twitter and Facebook.

→ **Facebook:** www.fb.com/youthscotland

AREA ASSOCIATIONS CONTACTS

- **Lewis and Harris Youth Clubs Association:**
Gordon Macdonald—Chairperson
Tel: 07872 641304 **Email:** lhyca4u@hotmail.com
www.lhyca.co.uk
- **LAYC: Laurene Edgar**—Director
Tel: 0131 667 1828 **Email:** enquiries@layc.org.uk
 Dunford House, 7 Boroughloch Lane, Edinburgh, EH8 9NL
www.layc.org.uk
- **Orkney Association of Youth Groups (OAYG):**
<https://www.facebook.com/OrkneyAssociationOfYouthClubs/>
- **Youth 1st (Fife): Judith Allison**—Manager
Tel: 01592 645 355 **Email:** admin@youth1st.co.uk
 New Volunteer House, 16 East Fergus Place, Kirkcaldy, Fife KY1 1XT
www.youth1st.co.uk
- **YouthBorders: Jemma Laidlaw**—Business Support Officer
Tel: +44 (0) 1896 808 968
Email: info@youthborders.org.uk
 Room 2, Tweed Horizons Business Centre,
 Newtown St.Boswells, TD6 0SG
www.youthborders.org.uk
- **Youth Highland: Clair Nichols**—Chief Officer
Tel: 01349 865 186 **Email:** info@youthhighland.org.uk
 Youth Highland, The Pillar Box, High St, Dingwall, IV15 9HA
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