

Insurance for Your YFC

NFYFC has arranged insurance for you YFC through NFU Mutual, which has a good understanding of YFC and all its activities and programmes. The insurance package is reviewed and agreed each year and covers a number of different situations, such as public and products' liability, employers' liability and personal accident for the whole of the organisation – club, county, area and national.

Each year, NFU Mutual published a *Concise Detail Guide* to the insurance scheme, and this explains how the different elements of YFC are insured, any exemptions, claim amounts and excesses.

This guide booklet is published in September each year. If you have any queries, contact the NFU Mutual's dedicated YFC team via the contact details published on the first page of the guidance booklet.

The YFC insurance scheme includes the following:

- Public and products' liability insurance covers any awards of damages given to a member of the public because of an injury or damage to their property caused by a member or because of an activity that any part of the YFC organisation has planned, organised and hosted. Claims arise because the organisers of an event, or members, have failed to take reasonable steps to prevent injury or damage to those affected by the event.
- Employers' liability insurance is compulsory for every employer in the land and enables employers to meet the costs of damages and legal fees for employees who are injured or ill at work through the fault of the employer. YFC is an employer and for purposes of insurance, volunteers are employees as well.
- Fidelity guarantee covers loss of money and other property stolen or taken by an employee or YFC officer.
- Personal accident insurance covers every member in the event of death or loss of limbs or sight by accident and/or disablement by accident whilst on official YFC business or taking part in a YFC event.

The YFC insurance package also covers the following:

- YFC money where it is lost through robbery, theft or an accident at a YFC premises or whilst in transit. This may include a safe, till, cash register
- Office contents, such as computers and stationery are all insured in the event of fire, lightning, aircraft, storm, flood, burst pipes, earthquake, explosion, riot, impact as well as accidental damage
- Death, injury or theft of borrowed or hired livestock
- Damage to or loss of borrowed or hired vehicles, machinery and equipment
- Trophies
- Hired buildings
- Motor liability
- Damage to farm premises
- Personal effects of staff, judges and stewards
- Travel is not automatically insured.



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The content of this advisory paper is a summary only. Full details can be found in the Concise details of YFC insurance available from the county office or the NFYFC.

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