



A guide to  
**POLICIES**  
**PAPERWORK +**  
**PROTECTION**  
FOR community and  
**VOLUNTARY ORGANISATIONS**



# POLICIES AND PROCEDURES

Consider which of the following policies and procedures are relevant to you, whether there are any additional ones you may need, and what level of detail is needed as your organisation develops (some may be only a short statement):

A policy is a principle or rule that guides decisions toward a particular outcome. In this case it is generally your organisational approach (or position statement) to a particular issue.

A procedure follows on from a policy (and may be as one document). It looks at how your policy will be put into practice.

Consider which of the following policies and procedures are relevant to you, whether there are any additional ones you may need, and what level of detail is needed as your organisation develops (some may be only a short statement):

Checklist: (those label with \* are a basic requirement)

- ✓ Equal opportunities \*
- ✓ Volunteering\*
- ✓ Environmental or ethical \*
- ✓ Funding or fundraising\*
- ✓ Financial procedure\*
- ✓ Confidentiality (inc data protection)\*
- ✓ Children, young people, and vulnerable adults' protection \*
- ✓ Insurance
- ✓ Health and safety (inc a risk assessment and fire safety)
- ✓ Procurement
- ✓ Quality assurance
- ✓ Customer care (for members, service users, public, including complaints)
- ✓ Communications or marketing
- ✓ Consultation and engagement
- ✓ Partnership and collaboration
- ✓ Recruitment (including induction and probation procedure)
- ✓ Work/Life balance (inc conditions of pay, flexible working, etc)
- ✓ Sickness and ill health (inc stress or mental health)
- ✓ Maternity/paternity/parental/adoption
- ✓ Travel expenses and other associated costs of employment
- ✓ Fair usage (for email, internet or other appropriate equipment or facility)
- ✓ Training and development (for staff, volunteers and committee members)
- ✓ Supervision and appraisal (inc performance reviews)
- ✓ Harassment or bullying
- ✓ Disciplinary and grievance
- ✓ Redundancy (inc exit interviews, retirement policy and job evaluation)

# HEALTH AND SAFETY

Health and safety should be part of how you operate – you have a ‘duty of care’ to your volunteers, members of the public and any staff that you employ. That duty means protecting people against any risks to their health and safety as a result of your work. By law, if you employ five or more employees, you must have a health and safety policy.

Health and safety is a complex issue. This factsheet acts as a starting point and covers some of the basic things that your health and safety policy might cover:

## Step 1: Registering your premises

You must register any existing premises and its activities, with the environmental health department in your local authority or the Health and Safety Executive, if:

- You have paid staff
- You prepare, supply, store or sell food or
- You are carrying out a dangerous process or event (such as a fireworks display)

## Step 2: Fire certificate

Every organisation is required to register with the Fire Service who will issue a fire certificate or exemption certificate, which you should keep in a safe place. If your premises are only partly leased by your organisation, it is the landlord’s responsibility to contact the Fire Service. However, if you are concerned that you do not have a fire certificate, you can contact them yourself. The fire certificate outlines:

- Details of the use of the premises
- Any firefighting equipment required
- Fire escape routes
- Fire drills and other fire precautions

Make sure you have clear guidelines for your staff, volunteers and visitors about procedures in the event of a fire. Everyone should know where the nearest fire exit is, how the alarm will be raised (not all premises have a fire alarm), where to assemble, how the roll call will be done and who will do it. If you hold an event, you should make these procedures clear before you start.

## Step 3: Risk Assessment

All organisations should assess any potential risks or hazards to staff, volunteers and members of the public in a structured way. A risk assessment is one way of demonstrating that you have considered any potential hazards and actively worked to reduce the likelihood of them happening.

A risk assessment might include:

- Identifying potential risks and hazards
- Evaluating these risks and hazards (who does it affect, what is the likelihood of them happening and how serious is the risk of it happening?)
- How you might prevent these risks or take adequate precautions
- How these risks and precautions are monitored, managed and reviewed
- External influences and any procedures for dealing with risks if they occur

Some particular risks that you should cover in your risk assessment include:

- Safety checks and records (e.g. for Portable Appliance Testing (PAT) and gas)
- Manual handling for staff involved in moving any heavy objects
- Asbestos – particularly for premises that haven't been used for a while
- Noise and air pollution
- Stress and mental health at work

## Step 4: Hazardous substances

If your organisation deals with any substances which are 'hazardous to health', such as chemicals (which include some cleaning agents), you must complete an assessment. You must also ensure that anyone who uses the substance is aware of how to store it, how to deal with any spillages, and any potential hazards to skin, hair, eyes etc.

## Step 5: First aid

Depending on the size of your organisation, the activities you are involved in, and the level of risk that applies (based on your risk assessment), you will need to decide on an appropriate number of first-aiders (and of what type).

As a minimum you should have at least one 'appointed person' with a basic level of first aid knowledge and who is available to take charge in an emergency. You should also have a first aid box. You should have a notice to indicate where the first aid box is, the name of your appointed person for first aid and where they can be found.

## Step 6: Accident book

By law, any workplace that has more than ten employees must have an accident book. The accident book should record any accidents that occur on your premises, but also any illness that may be caused through work activities and any 'near-miss' accidents.

Serious injuries must be reported to the environmental health department of your local authority or the Health and Safety Executive, depending on who you are registered with. A serious injury includes: death or major injury (including assault), an injury that causes a person to be off work for three days or more, a work-related disease or any dangerous occurrences.

## Step 7: Food hygiene

If your organisation prepares and serves food on your premises (whether it is for sale or not), then food safety regulations apply. These regulations mean that people who handle food must be properly trained and properly supervised. There are also specific requirements regarding clean work areas and equipment, suitable premises, suitable arrangements for food waste and so on. You can visit the Food Standards Agency website for more information or contact your local authority.

## Step 8: Insurance

Insurance is crucial in ensuring that your organisation is covered in the event of an accident. See the Insurance section of this guide for more information.

### 7 health and safety tips for your office

1. Don't leave any trails of wires from electrical equipment and computers
2. Don't keep lots of your paper for recycling piled up where it could be a fire risk
3. Ensure that you have appropriate desks and chairs for your computer workstations
4. Ensure fire exits are clearly marked, kept unlocked and not obstructed in any way
5. Bend at the knees when lifting and use a trolley for moving heavy objects
6. Ensure your office is at an ambient temperature
7. Send your staff on any relevant training (such as hazard perception or fire safety)

# INSURANCE

This factsheet is a short guide to insurance for voluntary and community groups. It should be seen alongside the guidance set out by the Charity Commission and professional, independent advice where appropriate (including advice from professional insurance bodies).

“Charity trustees have a duty to protect their charity's assets and resources. All charities face risks, and insurance can be an appropriate way of protecting them against any loss, damage or **liability arising from these risks**”.

Charity Commission website, May 2011

## Step 1: Risks and legal responsibility

It is up to your management committee, board, or trustees to identify and manage risks for your organisation, as well as understand their own legal obligations because there are certain types of activity where insurance is required by law. Your trustees, for example are responsible for approving your organisation's approach to risk management and deciding what risks to insure against and when. It is their responsibility to make sure that your organisation has the appropriate insurance cover for any work or activity carried out.

Finding the right type of insurance will depend on the size of your organisation, type of work, where the work is carried out, number of staff or volunteers, etc. The Charity Commission website offers detailed guidance on the legal requirements relating to insurance under in leaflet CC49, based on the Charities Act 1993 and The Trustee Act 2000. Trustees can also find detailed advice on risk management in leaflet CC26.

## Step 2: Legal requirements

There are many different types of insurance for different needs. Employers are legally required to take out employers' liability insurance however, and organisations that own or operate vehicles through their staff or volunteers are legally required to take out motor insurance.

**Employers' liability insurance** – This type of insurance covers claims for injury or disease suffered whilst carrying out work duties for anyone contracted by your organisation. It doesn't usually cover volunteers, visitors, management committee or self-employed people working for the organisation, so you might also need public or professional liability insurances. Your employer's liability insurance should cover a minimum of £5 million and the certificate must be displayed in the workplace (May 2011). You must buy this type of insurance from an authorised insurer. A list (or register) of these insurers is available from the Financial Conduct Authority.

Motor insurance – This type of insurance covers loss or damage to vehicles and third party injury suffered as a result of vehicles operated through your organisation. If staff or volunteers use their own vehicles for work purposes, your organisation should check that they have adequate insurance cover for this purpose. You may also want to consider fire and theft or comprehensive insurance and reimburse staff in their mileage rates to cover the cost of the appropriate insurance, though this is not a legal duty.

### Step 3: Other types of insurance

Although the following types of insurance are not a legal duty, trustees should consider the level of risk involved in your work and it is highly recommended that your organisation takes out the appropriate level of insurance as part of its risk management strategy.

Public liability insurance – If your organisation owns or occupies land or buildings that are open to members of the public or volunteers, this type of insurance is strongly recommended. This type of insurance covers bodily injury or illness and material loss or damage incurred by members of the public whilst using your organisation's premises or services. It does not usually cover injury to employees (covered through employer's liability insurance). This insurance is useful if you hold events that are open to the public (whether on your own property or elsewhere) and for the use of volunteers. The health, safety and wellbeing of volunteers should be protected if they are exposed to the same risks as paid staff. Always check the insurance policies carefully in relation to volunteers to see what they do and don't cover.

Buildings insurance – If you own any buildings or property as an organisation, it is your responsibility to take out adequate buildings insurance. If you rent premises, you need to check the terms of your lease to see whether it is your responsibility or your landlord's to take out buildings insurance. It is sometimes the tenant's responsibility if there is a long-term lease agreement. This type of insurance covers the fabric and structures of a building or premises that your organisation might own or rent. If you are a tenant and your landlord is responsible for buildings insurance, ensure that your organisation is insured against any associated losses that you may face as a result of damage to the buildings.

Contents insurance – Strongly recommended, though not legally required. Trustees have a duty to protect charity property. This type of insurance covers contents of a building such as office furniture, equipment and cash that are subject to loss or damage under certain circumstances. Different policies will cover different levels of risk so you will need to pick one that suits your needs. Tip: consider the cost to replace any items that are lost or damaged, costs arising from theft and accidental damage.

Event and appeals insurance – Loss or damage caused from cancelling an event due to bad weather or for fundraising events or appeals. For events generally, you should consider public Liability insurance. More information is on the Charity Commission’s website, leaflet CC20.

Professional liability insurance – This type of insurance covers staff members or volunteers who give out advice (whether free or not), should that advice be incorrect and lead to loss, injury, etc. When you're taking out this kind of insurance, you need to make sure that the insurer is made fully aware of all of your organisation's activities.

There are a host of other types of insurance that you might want to consider, such as fidelity insurance, legal expenses insurance, trustee indemnity insurance, loss of revenue, etc. It is best to have a look at the Charity Commission website for more information on these.

## Step 4: Getting your insurance

Your management committee or board of trustees must also decide what types of insurance and policy to buy on behalf of your organisation. They should consider the level of risk for particular activities, the costs involved, and take professional advice if necessary. In some cases, your organisation may be able to collaborate with another organisation to purchase insurance cover.

Insurance cover can be bought directly from an insurance company or an insurance broker. An insurance broker offers independent, professional advice and sells policies from a range of insurance companies. Insurance brokers may receive commission from insurance companies, but they are also registered with and regulated by the Financial Conduct Authority. Trustees are able to choose an insurance broker with specialist knowledge of charities’ insurance and that uses a range of appropriate insurance companies if they require it.

Whilst incorporated organisations can take out insurance in the name of the organisation, smaller groups (unincorporated organisations) will need to nominate an individual trustee to take out the policy on behalf of the other committee members. If that person leaves, the insurance must be transferred to someone else’s name.



# DATA PROTECTION

In order to reach new users and to make others aware of all the good work that you are doing, it is worth spending some time thinking about your approach to marketing and communications and how you want to be seen by others.

## What I need to know

The Data Protection Act 1998 requires any individual or organisation who handles personal information to comply with a number of important principles. If organisations fail to comply they are breaking the law. It also gives individuals rights over their personal information and what information is held about them. It provides a framework to ensure that personal information is handled properly.

## The Data Protection Act

The Data Protection Act works in two ways. Firstly, it states that anyone who processes personal information must comply with eight principles, which is to make sure that personal information is:

1. Fairly and lawfully processed
2. Processed only for specified and lawful purposes
3. Adequate, relevant and not excessive
4. Accurate and up to date
5. Not kept for longer than is necessary
6. Processed in line with an individual's personal rights
7. Secure from the point of collection through to disposal (for instance through password protection, staff training, confidentiality policy etc.)
8. Not transferred to other countries without adequate protection or consent from the individual concerned

The second area covered by the Act provides individuals with important rights, including access to personal information that is held about them, compensation and preventing some processing of information. There are some minor exceptions, for instance information held for the prevention or detection of crime.

If an individual or organisation feels they are denied access to personal information that they are entitled to, or that their information has not been handled according to the eight principles, they can contact the Information Commissioner's Office (ICO) for help. Complaints are usually dealt with informally, but if this isn't possible, enforcement action can be taken.

## Your legal obligations

If your organisation handles personal information, you must work in accordance with the eight principles of the Act but you also have additional legal responsibilities. For example, you must register with the Information Commissioner's Office (although there are some exceptions, e.g. personal information that is being used for staff administration only, including payroll, accounts and records). You will also need to answer personal access requests from any individual concerned (the person who you hold information about).

The Data Protection Act doesn't guarantee personal privacy, but aims to strike a balance between the rights of individuals and those with legitimate reasons for using personal information.

The ICO has legal powers to ensure that organisations comply with the requirements of the Data Protection Act, including the power to issue information and enforcement notices, conduct audits and prosecute offenders.

## Checklist

Use the following checklist as a starting point for when you are handling personal information and seek professional, legal advice for specific areas:

- ✓ When gathering information about an individual, do I/we ask only for the information that I/we genuinely need and am I/are we clear about what I am/we are going to use it for?
- ✓ Have I/we given a clear reason why I/we are gathering this information to the individuals involved? Are they aware and do they understand what it will be used for?
- ✓ Would the individuals concerned expect me/us to pass on their personal information?
- ✓ Am I/are we satisfied the information is being held securely, whether it's on paper, on a computer or on the internet?
- ✓ Is access to personal information limited to those on a strict 'need to know' basis? If I am/ we are passing information on to people outside the organisation, do I/we have the individual's consent?

- ✓ Am I/we sure that the personal information is accurate and up to date?
- ✓ Do I/we delete or destroy personal information as soon as there is no more need for it?
- ✓ Do I/we train staff in their duties and responsibilities under the Data Protection Act, and are they putting them into practice?
- ✓ For recruitment of staff or volunteers – Have I/we got enough information about this individual to ensure that people are safe (for instance, have we asked about health problems)?
- ✓ Do I/we need to notify the Information Commissioner and if so is my/our notification up to date?
- ✓ When collecting sensitive information, have I/we got explicit consent from the individual concerned (such as a signature, consent form etc.) and ensured that it is kept confidential?
- ✓ If I am/we are gathering sensitive information for monitoring purposes only, do I/we separate it to make sure that individuals cannot be identified? It might be worth noting that the Data Protection Act only covers individuals that are identifiable.

Note: Sensitive information might include personal information on ethnicity, race, religion or belief, sexual orientation, criminal or civic offences, trade union membership, physical or mental health etc.)

## GLOSSARY

Incorporated organisation – a separate organisation or business with its own legal identity

Unincorporated association – a group of individuals coming together to achieve specific aims within the community. At this point your organisation has no separate legal identity

Data Protection Act – the part of the law that lays down the rules and principles of handling personal information

Processing – collecting, storing, editing, or destroying information etc.



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