

Hi Toby,

Volunteers and members are treated as employees where they are acting in any capacity on behalf of the insured entity – so when training other members for example, or leading / directing a project - whether paid or unpaid – so they are covered on the Employer's Liability. Public Liability covers everyone else – visiting public and members who are not acting the capacity of employees!

Kind regards

John

**Dr John Mitchell**  
**Managing Director**  
**Export and General Insurance Services Limited**



**Desk:** 0208 255 0617 **Mobile:** 07768 865983

**Email:** [john.mitchell@exportandgeneral.co.uk](mailto:john.mitchell@exportandgeneral.co.uk)

**Wickham House, Hampton Wick, Kingston Upon Thames, KT1 4DY**

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**From:** Toby Seely [mailto:[turboisland@gmail.com](mailto:turboisland@gmail.com)]

**Sent:** 31 January 2018 09:52

**To:** [john.mitchell@exportandgeneral.co.uk](mailto:john.mitchell@exportandgeneral.co.uk); [enquiries@exportandgeneral.co.uk](mailto:enquiries@exportandgeneral.co.uk)

**Subject:** Policy Number: P/CSP/11662

Hi John,

we (Bristol Hackspace) have a policy from you and some of our members have raised a question which I hope you could answer in a brief email.

The Employers & Public Liability sections refer to employees but not members. They have concerns that means that unpaid members running events or taking part in normal activities are not covered by either policy as they are not employees.

I would greatly appreciate if you could quickly confirm that the policies do cover members even though they are not paid employees.

Best Regards

Toby Seely

Director  
Bristol Hackspace