



## Handy Tips for Transition Groups

## WHO WE ARE

Naturesave specialises in the provision of insurance for transition groups. Our charitable arm, The Naturesave Trust, receives its funding from the commercial activities of Naturesave and provides grants to community groups, environmental & conservation projects and community renewable energy projects.

Naturesave is very familiar with the requirements and activities of Transition groups, and we currently insure over 50 Transition groups and/or related groups.

10% of all selected Naturesave premiums go into The Naturesave Trust, which, in turn goes towards funding more community projects – like yours, as shown in the diagram.

We are happy to talk to you and offer advice about your group. Full details of the insurances we offer, and projects we have funded, can be found on our website as [www.naturesave.co.uk](http://www.naturesave.co.uk).

## Key Contacts

### Marie Walton

Commercial Account Handler

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### James Holt

Commercial Account Handler

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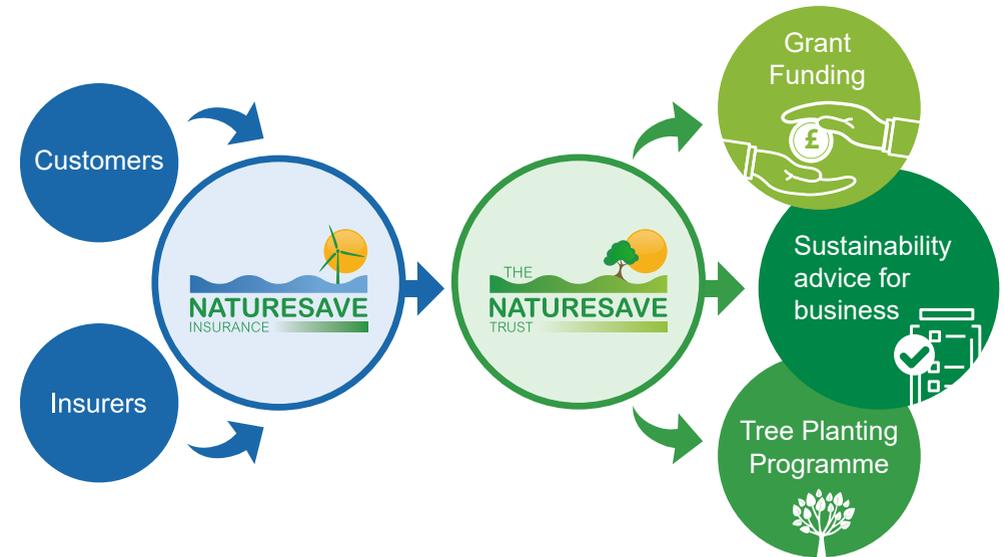
### Lane Lehing

Commercial Account Handler

Direct Dial: 01803 869765  
lanelehing@naturesave.co.uk

Or contact any of the above on our office number which is **01803 869775**.

## WHO WE ARE



## Award Winning Ethical Approach

Naturesave is the UK's leading ethical insurance provider. Our work is recognised by Ethical Consumer and we receive the top rating the Good Shopping Guide. Naturesave has also won the Queen's Award for Enterprise for Sustainable Development in 2011. The citation provided by the Queen's Award office reads as follows:

*Naturesave is an exemplar ethical insurance cover provider for individuals, companies and the voluntary sector throughout the UK, which has set a clear benchmark for others within the insurance industry.*

*Sustainability and ethical business practices are at the core of the company's commercial activities and Naturesave has taken an innovative approach to promoting sustainability through its wider operations, including thorough commitments to make all business journeys via public transport, and incentivising staff to avoid air travel for holidays.*

## GROUP SET-UP & MANAGEMENT

When setting up or managing a transition group (or any form of community group), you should ensure that one person is responsible for your insurance arrangements. This person will need to keep a record of the various activities that the group is involved with.

The decentralised structure of a transition group is not one that most insurance companies are used to dealing with and it is important to convey the size and the scope of your organisation, along with a full description of the activities of the group to any insurance company you approach.

Transition activities can be wide ranging and not all insurance companies are comfortable with them. It is very important, prior to taking out insurance, that all your activities are disclosed to your insurance company, which could include:

- Monthly group meetings, film shows and talks
- Running a community café/ outdoor catering projects
- Garden/allotment share scheme projects
- Stalls at local fetes, schools and fairs promoting sustainable living and peak oil issues
- Group visits to local sustainable projects
- Redevelopment of unused community buildings
- Maintenance of local meadow/woodlands
- Tree planting, coppicing, pollarding and landscape maintenance
- Plant and produce swap events
- Open homes events
- Workshops on sewing/cookery/energy saving
- Putting together materials and advice on reducing energy usage

## GROUP SET-UP & MANAGEMENT

- Energy efficiency surveys
- Involvement in renewable energy projects

Additional activities can be included in the cover; however the cover is only as good as the details of the activities disclosed to the insurance company. In particular you should be careful when starting new projects to check that you have notified your insurer and they have confirmed you are covered for the new activities, especially those such as tree planting that include manual exertion, etc.



# INSURANCE

Whatever the activities of your group, there are various insurances that you should consider:

## “Must” covers

**Combined Public, Products & Employers Liability** – covers the group against claims by third parties and employees/volunteers for injury or damage to their property.

## “Should” covers

**Asset protection** – covers the group against losses of any assets the group may own, such as theft of a thermal imaging camera, tools, fire damage to computers, storm damage to allotment sheds or accidental damage to apple presses and so on.

## “Could” covers

**Professional Indemnity** – covers the group against claims regarding advice you provide, as well as any designs, patterns or recommendations you may make which cause financial harm to a third party. This is particularly relevant where you are giving energy efficiency advice.

**Directors & Officers / Trustee Liability** – covers the groups directors or trustees, along with the officers of the group against claims by stakeholders that they have made an error or omission in their role.

See the next two pages for more details on the above insurances.

All of our premiums start at £265 (including Insurance Premium Tax of 6%) and increase subject to the size and activities of your organisation. We will always give a clear account of the insurance you will need, and there is always a person to speak to in our office 9-5, Mon-Fri.

# INSURANCE

**Public & Products Liability** is intended to protect your group against liability claims from third parties who allege that you have breached a legal duty to them. Claims against you, as a result of injuries or property damage caused by your activities (or products), can be made by a wide range of people, including customers and suppliers. Naturesave Public Liability Insurance is designed to provide peace of mind that, if this does happen, the legal fees and any compensation awarded against you are covered by the policy.

Public and Products Liability Insurance can be provided for limits ranging from £1,000,000 to £10,000,000. Currently the public sector, local and central government require a minimum of £5,000,000 of Public Liability insurance cover in order to work in conjunction with them.

**Employers Liability** protects employees (including volunteers) who suffer injury whilst at work due to the group’s negligence. Cover is provided for a limit of indemnity of £10,000,000. Tighter UK and European regulation in the areas of health and safety, environment, employment and corporate governance have been fuelling growth in litigation against employers. Your organisation has a legal duty of care under health and safety legislation to your volunteers and this is very important cover.

**Asset Protection** can be provided as part of a Commercial Combined package with your Liability insurance, we can also include cover for buildings, contents, stock, and all risks items anywhere in the UK (such as laptops, tools & thermal imaging cameras). The cover is for standard commercial perils including fire, flood and theft.

**Professional Indemnity** cover is designed to protect your group against claims by third parties for negligence or bad advice. Some professionals are required by law to carry Professional Indemnity Insurance, such as lawyers, accountants or financial advisers, however as litigation becomes more prevalent, many organisations are opting to safeguard their business from claims arising from mistakes or negligence.

## INSURANCE

Naturesave Professional Indemnity Insurance protects against claims which may arise from, for example:

- Any negligent act, error or omission
- Unintentional infringement of Intellectual Property Rights
- Loss of documents or data entrusted to the insured
- Unintentional libel, slander or defamation
- Unintentional breach of confidence or misuse of confidential information

Our premiums are competitive and all our policies are bespoke and tailored to suit you. This cover may be a requirement if you are receiving grant funding to give energy efficiency advice or do thermal imaging surveys.

**Directors & Officers Liability** (or Trustee Liability), sometimes referred to as Management Liability, protects directors/trustees and officers against liability claims which arise from decisions and actions taken as part of their day-to-day duties. Essentially, Directors and Officers Liability insurance can provide protection for claims that result from errors in judgement. This is important if you incorporate as a Community Benefit Company or a Community Interest Company as the directors will be accepting legal responsibility for the organisation, including in relation to:

- Reporting errors
- Employment practices/ HR Issues – very important, i.e. risk assessments and Personal Protective Equipment for manual work such as planting trees or gardening activities
- Disclosure of confidential information
- Failure to comply with laws & regulations – eg. Health and Safety at work
- Making decisions that exceed individual authority

Claims against managers, directors and officers and trustees can be brought by a wide group of people including employees, customers, suppliers, creditors, bankers and regulatory groups and shareholders.

## FUNDING YOUR PROJECT

Naturesave Insurance allocates 10% of selected premiums to its charitable arm, The Naturesave Trust, in turn offers grants to community groups, environmental & conservation projects and community renewable energy projects.



If you are interested in applying for funding, please complete our online application form or contact our Trust administrator\* for more information.

Each new transition town joining Naturesave is entitled to a one off £50 grant towards the cost of their Naturesave insurance policies, speak to a member of staff for more details.

### Contact

**Abha Wells** Trust Administrator,  
email: [abhawells@naturesave.co.uk](mailto:abhawells@naturesave.co.uk)

### Projects Funded

The Naturesave Trust has funded over £850,000 towards projects, ranging from the installation of solar panels at a school to the conservation of water voles in Dorset. Some Transition related projects The Naturesave Trust has contributed towards include:

#### **Designing a Sustainable Water & Waste System**

Transition Homes Community Land Trust

#### **Green Open Homes Weekend**

Transition Bath

#### **FarmStart Manchester**

The Kindling Trust

#### **Horfield Common Edible Garden**

Incredible Edible & Friends of Horfield Common

#### **Whalley Community Hydro Project**

Transition Town Clitheroe

## CHECKLIST

- Have you compiled and provided to your insurer with an exhaustive list of your groups activities over the next twelve months?
- Have you disclosed the number of volunteers and any paid staff you have to your insurer?
- Have you completed Risk Assessments for activities that involve manual work?
- If you have Trustees or Directors, have they considered the implications of not putting in place Directors & Officers (or Trustee) Liability insurance?
- Does the group have any assets that they need to cover?
- Does the group give any advice, designs, patterns or similar to third parties, if so, have you arranged Professional Indemnity cover?

## WHY CHOOSE NATURESAVE

We are an ethical and sustainable alternative for all your insurance requirements, offering:

- Cover for individuals, companies and charities at competitive prices
- 25 years' insurance experience
- Ethical and personal service, no call centres
- Commercial clients are eligible for an environmental performance review, delivered by an independent environmental specialist, at no charge
- Innovative insurance policies that benefit the environment and encourage more sustainable practices in the home and at workplaces
- 10% of selected premiums go directly to our charitable trust to benefit specific environmental and conservation projects
- In-house claims handling (no third party claims delegation)
- Pro Bono insurance advice for community groups and charities
- Lobbying with the insurance industry to prompt change in its approach to climate change and environmental risks and for recognition that our clients represent a better risk to insurers.
- Great references from existing clients, some of whom have been with us for over 20 years.
- Bespoke “Handy Tips” guides simplifying insurance for various sectors, including Community Renewable Energy Projects, Unique Places to Stay, Sustainable Restaurants and Transition Groups.
- Living Wage employer and carbon neutral business.
- Rated most ethical insurance provider by The Good Shopping Guide





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Registered in England. Company no. 2797137 Registered office as above

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