**Insurance issues for hosting schemes**

I have pulled together feedback from a variety of schemes relating to insurance issues for hosting schemes. Thanks to all the schemes that have helped provide the information below. There are two issues for insurance;

1. **Public liability insurance taken out by the hosting scheme**

Not all insurers will cover hosting explicitly in their public liabilities insurance. Companies that do cover hosting are:

* Case
* Markel
* Ecclesiastical ( who is the parent company of Ansvar)

However these insurance companies are not necessarily straight forward with their cover!

* **Case** has stipulated with Action Foundation that ‘Host households will have a separate home insurance in place covering both property and legal liabilities which expressly agree to all hosting activities’ and that we have a written record for this.
* The best thing is to work through a broker to try and sort public liabilities insurance out based on the needs of the scheme. A number of NACCOM members use:
	+ B Wilson of Stockport, Andy Guy andy.guy@wbwilson.co.uk
	+ tel 0161 432 4812 / 0161 432 2407
* Other suggested brokers are:
	+ Phil Alcock at Rawlins in Stoke [www.rawlinsinsurance.co.uk](http://www.rawlinsinsurance.co.uk)
	+ [www.aqmen.ltd.uk](http://www.aqmen.ltd.uk)
1. **House insurance taken out by the host**

Hosting a guest should not have any implications on someone’s house insurance. It is legally the same as if a family member or friend has come to visit. However, hosts need to check the details of their existing household policy.

* Hosts should check that putting up a guest in their home, free of charge, is in line with the initial proposal details (statement of facts). It should say if non- family members or lodgers or non-paying guests are able to stay.
* If hosts discuss with their insurance company it should be made clear that no payments are being made, that it is not a form of business, and guests are staying for short defined time.
* Most policies allow for guests to stay without any additional premium. However, some hosts have found that when they mention that some of their guests are ‘asylum seekers’ or ‘strangers’ their insurers have increased their premiums. Some insurers are more risk averse than others, and those who charge additional premiums evidently consider asylum seekers to be riskier than other non-asylum seeking guests who may stay in your home.
* Insurance companies that have been sympathetic to hosting/non-family members staying are:
	+ Cooperative insurance, who will simply charge a little extra for an unpaid lodger
	+ Zurich
	+ Ecclesiastical
	+ Liverpool Victoria
	+ Saga