

What sort of insurance coverage do I need?



There are many different forms of insurance coverage that you could consider, but the most important would usually be insurance for your property and the facility that you operate from. Your programme property can be insured just like any assets. The building owner will have insurance for the building and facilities. It is recommended that there is an agreement with the owner for minor damage that your service causes e.g. that you will cover the cost of any damage up to the amount of the insurance policy excess.

If the building you are using is seriously damaged, you could be liable if it is found that you caused the damage. For example if a school hall being used by an OSCAR programme (not operated by the school) catches fire. If it was found that this was caused by the programme (e.g. a heater that a staff member left on), the school's insurance company could seek to recoup the cost of repairs from the programme operator. To protect against this form of liability most insurance brokers will recommend public liability insurance, which covers the cost of damage to the property of third parties. Because the liability for major building damage could be considerable, this is seen as a high priority for insurance coverage where an OSCAR programme is occupying someone else's building/s.

Other forms of insurance that could be offered include employers liability and professional indemnity. If you want to read further, this [OSCN resource on OSCAR insurance coverage](#) might be helpful.

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