

Insurance

Generally Force Insurance Policies cover weekly cadet activities, however won't cover some expeditions etc. It is important that Force Coordinators and Unit leaders make themselves aware of what and who the insurance covers.

Insurance companies should be contacted and informed that the Force runs a cadet scheme involving young people. They will then give details of what is and isn't covered.

Occasionally those that have self-harmed or previously attempted suicide might not be covered. Some outdoor activities will be covered but some of the more extreme won't and it is important to know. Usually private outdoor activity providers (e.g. Outward Bound) will have their own insurance but Unit Leaders should ensure this is in place.

Local policies regarding notification of events to Insurance departments should be strictly adhered to, to negate the possibility of refusal of insurance cover for events. New units should expect to provide detailed information to insurance branches that have no experience of cadet activities. It may even be worth inviting members of Insurance and H&S branches to visit a cadet unit to see activities.

Copies of all Insurance related documents should be kept along with other event/activity documentation and secured along with local document retention policies