



## Free Public Liability Insurance for Community Emergency Planning Groups

Cumbria Neighbourhood Watch has negotiated [free insurance through their national body](#) for groups carrying out community resilience and emergency activities.

This is a great offer for groups as the insurance is free and has few conditions. The group must:

### Join Cumbria Neighbourhood Watch

- This is simple and can be done online. Visit the national Neighbourhood Watch website where there is guidance on what a Watch group does and the minimal responsibilities of being a member: [www.ourwatch.org.uk/knowledge/setting-up-a-neighbourhood-watch-scheme/](http://www.ourwatch.org.uk/knowledge/setting-up-a-neighbourhood-watch-scheme/)

### Have an Emergency Plan

- Your Plan will set out what you intend to do to help people before, during and after an emergency.
- [ACT's template Community Emergency Plan](#) includes the areas which need to be covered.
- You also need to consider how you will task and train your volunteers in order that they are clear about how they carry out their role.

### Complete a risk assessment

- This is a risk assessment of the actions identified in your Plan. An example and template risk assessment which groups can use is available from ACT ([info@cumbriaaction.org.uk](mailto:info@cumbriaaction.org.uk))

### Submit your Plan and Risk Assessment to the Community Resilience Network (via ACT)

- The plan and risk assessment will be reviewed by Resilience Network partners and observations; suggestions; recommendations offered to the group where felt appropriate
- Following that review, the Community Resilience Network will alert Cumbria Neighbourhood Watch Association of the new plan
- Cumbria Neighbourhood Watch Association will check that the group are registered on Cumbria Community Messaging, and upload the plan and risk assessment onto that server
- The Association will then confirm with lead individual(s) from the group, in writing, that they are covered by the Public Liability Insurance.

- That offer of cover may be subject to change (eg: where the National Neighbourhood Watch body change providers), AND subject to caveats – for example should the Resilience Network recommend further activity with regard to the Risk Assessment, Cumbria Neighbourhood Watch Association may advise that the groups are at risk of not being covered until those recommendations are addressed

When your plan has been logged on a secure part of the Cumbria Community Messaging system, it will be available to the 'blue light' responders during an emergency so they know who to contact in your community and how you plan to help.

For any queries on the insurance contact:

Joe Murray - Chairperson of Neighbourhood Watch by email  
[joemurray99@hotmail.co.uk](mailto:joemurray99@hotmail.co.uk)

To submit documents please email; [Info@cumbriaaction.org.uk](mailto:Info@cumbriaaction.org.uk)

Cumbria Neighbourhood Watch is a volunteer run organisation, the insurance is organised through the national body – Neighbourhood Watch and may be subject to change if the national policy changes. Any changes will be advised.