Friends of
New Milton
Station

Insurance

There are various types of insurance relevant to working in community rail, and you must ensure that all activity undertaken by your group is covered. Key policies to consider for the minimum and most basic level of cover will include public liability and employers' liability insurance.

Groups working on projects within the station lease area should be covered by their train operator's public liability insurance policy. Where work extends into an area covered by another leaseholder, such as disused platforms or railway buildings under the control of Network Rail, or station approaches that have been adopted by a local authority highways department, this will not be the case, but the same guidelines may apply regarding their own public liability cover. In either case, however, you should always check that you are covered before starting any activity.

Train operators will offer advice on insurance in the station adoption information they provide to community rail groups. To be covered under their public liability insurance, your group will need to comply with all the necessary terms and conditions. In many cases, this will include committing to a signed agreement and work plan and abiding by a code of conduct and all health and safety requirements. Even if some of your activities may be covered by partners' insurance, it is your responsibility to make sure that you are suitably covered for all your activities. Never assume you are covered by others' insurance without proof of such cover. If in doubt, check.

Before taking out any insurance policy for community rail activity, always speak to an independent broker or qualified professional to seek appropriate advice. For more information, see ACoRP's guide to insurance at communityrail.org.uk/resources-ideas/ reports-resources-tools

(Extract from Station Adoption, A Guide for the Local Community – Community Rail Network)

Please contact Mandy Hayes or Val Sargeson if you would like a copy of the Guide.