



Employers' Liability

Where a Club employs someone it must by law have Employers' Liability insurance. From April 2010 this cover is included as part of your Civil Liability Insurance while your club is affiliated to Canoe England.

It is not necessary for an individual to receive payment in order to be considered an employee for the purposes of Employers' Liability legislation. There is no doubt that some "volunteers" will fall into the category of "employees" under the Employers' Liability legislation, hence the importance of having this protection in place.

In general, you may need Employers' Liability insurance for someone who works for you if any OR all of the following apply:

- You have the right to control where and when they work and how they do it;
- You supply most materials and equipment;
- You have a right to any profit your workers make although you may choose to share this with them through commission, performance pay or shares in the company. Similarly, you will be responsible for any losses; you deduct national insurance and income tax from the money you pay them;
- You require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work;
- They are treated in the same way as other employees, for example if they do the same work under the same conditions as someone you employ