

The Hague Policy



VOLUNTEER
THE HAGUE

pep

kennis
kracht
kansen



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Foreword

The Hague Policy is the collective insurance for all volunteers and informal care-givers in The Hague; it is issued by the Municipality of The Hague. With this brochure PEP likes to inform managers, volunteers and informal care-givers about this insurance.

Content

First we will explain what the Hague Policy is about. Then we will explain who the insurance is for. Next there is a short overview of the coverage and after that we will discuss how a claim can be filed. Finally, there is an FAQ section.

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1. What is the Hague Policy?

Since 2008 the government allots budget for volunteer insurances in every municipality. This is realised through a national volunteer insurance that is developed by the Vereniging van Nederlandse Gemeenten (VNG), in collaboration with Centraal Beheer Achmea (a Dutch insurance company). Municipalities can choose between two varieties: The VNG Volunteer BasicPolicy - a basic coverage for volunteers - or the VNG Volunteer PlusPolicy. Aside from the basic coverage, the PlusPolicy also contains a legal aid - and a employer liability coverage.

The Municipality of The Hague has chosen the VNG PlusPolicy and calls it the Hague Policy. The Hague Policy covers damages volunteers

and informal care-givers can incur during their respective activities. It also covers damages caused by legal entities (foundations, organisations etc.). These include damages as a result of personal injury, of personal property and claims dealing with liability.

The Hague Policy is a so-called secondary insurance. That means that first a claim must be filed with a person's own, personal insurance. Only if that insurance does not cover the damages, the Hague Policy may be invoked. However, this does NOT apply in case of personal injury.

If and when someone is hurt during volunteer - or informal care activities, a claim can be filed directly with the Hague Policy.

2. Who is the Hague Policy for?



Volunteers and informal care-givers do not need to apply for the insurance. If the municipality where a volunteer organisation is located, has taken out one of the VNG policies, you are insured automatically during your volunteer activities. Every volunteer and informal care-giver in The Hague, as well as legal entities - foundations or associations - that facilitate volunteer work, are insured.

Definition volunteer

According to the Hague policy, a volunteer is a person who in any organizational context voluntarily performs unpaid work on behalf of others. The work must have social relevance and be in the public interest. Exceptions to the rule are people volunteering with the fire department or police force.

Definition informal care-giver

According to the Hague policy, informal care is care -other than that provided by a licensed professional- given to someone with whom a social - or familial relationship exists. This informal care is given for a period of at least 3 months and for a minimum of 8 hours per week. It can be care given to someone with a chronic illness who needs help and/or handicapped partner, parent, child, friend or neighbour.

3. What does the Hague Policy cover?

Volunteers and informal care-givers are insured against damages as a result of:

- Volunteer liability
- Organisational liability
- Directors' liability
- Personal accident
- Personal property
- Legal aid

Each of these components has separate provisions. Medical expenses, for instance, are insured up to a maximum of € 1.000,- per occurrence and costs for psychological help are limited to € 2.500,- per occurrence. Computer equipment – to be understood as personal property- is insured up to € 1.500,- and a bicycle up to € 750,-.

Damage to legal entities

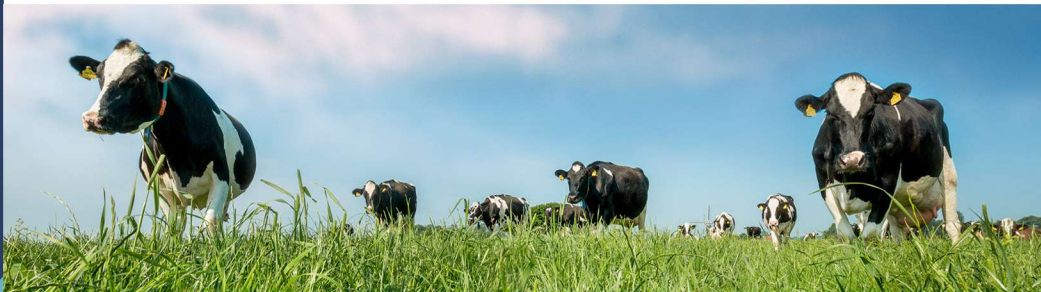
The Hague Policy also covers damage to legal entities that facilitate volunteer work. There is, for instance, a liability

cover for organisations, including employer liability. The policy also has a directors' liability cover. It means that directors are insured against personal liability and their private assets are protected. Of course this does NOT apply in cases of proven bad governance.

TIP: If you have any questions or need assistance with filing a claim, please contact our helpdesk: www.pephelpdesk.nl

Traffic liability and legal aid

The Hague Policy also includes a traffic liability cover. Volunteers who use their own car are insured against damages of their private vehicle or loss of no-claim bonus. Also, there is a legal aid cover for legal assistance in case of any criminal prosecution and/or reclaiming incurred damages. The legal aid coverage is only available to volunteers. Informal care-givers therefore, are NOT eligible.



4. How can I file a claim?

If you want to file a claim or have any questions about applicability of your claim, please contact Bureau Risicomanagement of the Municipality of The Hague at: rm@denhaag.nl When filing a claim the following steps should be taken:

- First check your own, private insurance and/or insurance of the organisation. As mentioned earlier, when it does NOT involve a personal accident you always have to file a claim with your own insurance first. In case that insurance does not (or not entirely) provide cover, you may invoke the Hague Policy. In case of personal injury the Hague Policy is the primary insurance. You need to send an email to rm@denhaag.nl including your claim form. The claim form can be added to your email as an attachment.

- The municipality reports the damage to the insurance company. They in turn settle the claim with the injured party who is usually contacted immediately. If and when additional information is required, the insurance company contacts the municipality. They in turn contact the applicant of the claim.
- The insurance company informs the municipality about finalisation of the claim. There will be no feedback to the organisation.

TIP: If you are a volunteer (or an organisation with volunteers), you are well advised to ask for (or draw up) a volunteer contract, detailing - among other things - the activities of the volunteer. This might be helpful when substantiating a claim.



5. FAQ section

Volunteer contract

- Marjan is volunteering at an allotment garden in her neighbourhood. She does not have a volunteer contract. Is she insured under the Hague Policy?

The answer is: yes. Marjan is a volunteer.

However, without a volunteer contract it is more difficult to prove that she is in fact a volunteer at the allotment when filing a claim.

Personal injury

- Gerard does not want his volunteers to assist with construction of the stage at his festival. All safety measures are in place, but if an accident would occur they are not insured. Is this right?

The answer is: no, it is not. Under the Hague Policy volunteers are insured against personal injury during their volunteer activities.

The maximum sum insured for accidental death is € 12.500,- and for permanent disability € 25.000,-.

- On their way to Utrecht by car, volunteers Tim and Francine are involved in an traffic accident outside The Hague's city limits. As a result Tim's car is damaged and Francine sustains permanent injury. Is this covered by the Hague Policy?

The answer is: no. Only personal property necessary to perform your volunteer activities

is covered. Tim and Francine could also have chosen to use public transportation. Francine's physical injury is covered by the Hague Policy. Since the injury is the result of an accident, the Hague Policy is the primary insurance.

Also: the personal accident cover of The Hague Policy excludes damage to motor vehicles. Damage suffered by an insured while being a passenger, however, is covered.

Damage caused by motorized toys and household appliances, provided their speed does not exceed 10 kilometres per hour, is also covered.

Governance

- Anouschka is at her wits' end because the foundation she runs as a volunteer, is being sued for producing excessive noise.

Is legal aid covered in this instance?

The answer is: no. Only the volunteers are covered for legal aid under the Hague Policy. Legal entities are not and in this case the foundation itself is being sued.

- Ursila likes to organize things well. She is paying a fair monthly premium for an insurance that covers her volunteers. Good idea?

The answer is: no. Volunteers in The Hague are

covered for free through the Hague Policy. This cover however, with the exception of personal injury, is a secondary one, which means that any damages are only eligible for recompensation when they are not covered by any other insurance. We do recommend Ursila to take out a regular liability insurance, because there is always the possibility that something occurs that does not involve a volunteer.

- Aaron knows that his volunteers are insured for free under the Hague Policy.

For his volunteers NOT living in The Hague he takes out another insurance.

Good idea?

The answer is: no. The Hague Policy is a free insurance for everyone who volunteers in The Hague. Even if someone does not actually live in The Hague.

- A newly opened community centre does not yet have a legal status. Are its volunteers insured?

The answer is: yes. Its volunteers are insured since they perform activities in an organized context. It will, however, be difficult to prove that we are dealing with actual volunteers instead of visitors of the venue.

After all, there are no volunteer contracts to prove otherwise.

- Ashwinta volunteers as member of an executive board. Is she covered for (personal) liability or does she need to take out an additional insurance for that particular risk?

The answer is: no. She is covered through the Hague Policy. The Municipality of The Hague has chosen the VNG PlusPolis which includes

a directors' liability insurance (as long as the balance sheet total does not exceed € 500,000,-).

- This volunteer organisation also has a few social interns. Are they insured through the Hague Policy?

The answer is: yes, provided the intern performs regular volunteer activities and does not get paid. Social internship is covered under the Hague Policy.

Property of a volunteer organisation

- Norma has spilled tea on a laptop which belongs to the foundation she volunteers for. Can the foundation file a claim with the Hague Policy?

The answer is: no. the VNG PlusPolis does not cover this damage since it does not involve personal property.

Personal property of volunteers

- Sora's bike is stolen when she was volunteering. Is she insured for this type of damage?

The answer is: yes. Sora's bike is insured according to the definition of personal property of the Hague Policy.

A maximum of € 750,- is applicable.

- Roy's camera gets damaged during his volunteer activities. Is his camera insured?

The answer is: yes. Roy's camera is covered under the personal property provisions of the Hague Policy. There is a maximum cover for audiovisual equipment of € 500,-.

Volunteer liability

- Nathaly walks her neighbour's dog on a regular basis. Does the Hague Policy cover some form of liability, should anything happen with the dog?

The answer is: no. This particular activity falls outside the definition of volunteer work / informal care as stipulated in the Hague Policy.

- Gerda sometimes cooks for visitors of a community centre. Can she be held liable if people should fall ill from the food?

The answer is: no. Gerda cooks for a legal entity: the foundation the community centre is part of. If a claim is made it should be directed to the community centre as a legal entity.

Informal care

- Marjan is informal care-giver for her former husband. It takes up about 3 hours per week of her time. On one of her visits she accidentally breaks a vase. Is Marjan covered for such an occurrence?

The answer is: no. According to the policy definition, informal care should entail an investment of at least 8 hours per week.

- Joost supports his mother in her daily personal care and helps around the house. He has been doing this already for a year and it takes up more than 8 hours per week of his time. His mother lives in a nursing home.

If Joost should have an accident, can he claim for compensation under the Hague Policy?

The answer is: yes. Joost is an informal care giver according to the definition of the Hague Policy. He has been providing informal care to a family member for longer than 3 months and more than 8 hours per week.

Refugees

- Does the Hague Policy cover refugees or migrants without a residence permit who volunteer for an organisation?

The answer is: in some cases the Hague Policy is not applicable. The following groups are NOT allowed to perform volunteer work in The Netherlands: foreign nationals waiting for a regular residence permit who are not asylum seekers (for instance migrant workers); refugees without an official status and migrants without a residence permit. The Hague Policy does NOT apply for these groups.

6. More information



Should you have any questions about the Hague Policy which are not answered in this brochure, please contact Bureau Risicomanagement of the Municipality of The Hague.

E-mail: rm@denhaag.nl.

For any suggestions or remarks about this brochure, please contact PEP's knowledge centre at info@pepdenhaag.nl or 070 302 44 44.

PEP Den Haag has assembled this document with the utmost care. PEP Den Haag cannot be held accountable for any consequences as a result of inaccuracies.

VTH in short

VTH is short for Volunteer The Hague and is THE online resource for expats and internationals who are interested in volunteer opportunities in and around The Hague, to connect with local non-profits that are eager to work with international volunteers and do not require Dutch fluency.

PEP in short

PEP is short for Participation Emancipation Professionals and is THE knowledge centre for civil society organisations in The Hague. PEP researches, connects, advises and trains. Do you commit to participation, care or social welfare? Then PEP is your intermediary.



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