

Insurance Guidance for Scottish Men's Sheds

These are the four categories we feel Scottish Men's Sheds and their groups will go through until they have the doors open and become a fully operational Shed. Different levels of insurance are required from when a group starts meeting, to promoting themselves at local events and gala's etc. to running a Shed.

By becoming a paid up **SMSA Shed member** which is different to SMSA individual membership which is free, the developing group and finally Shed will receive not only expert advice from our insurance partner Greenwood Moreland who understands Sheds but a **discount** which we have negotiated for our **Shed Members**.

Depending on the stage you are at use the other documents in this section which reflect the stage you are at. Send the filled in document to Elaine at Greenwood Moreland Insurances for a quote. As you progress refer back to the next stage and get your insurance upgraded as you move along.

If you have donated tools please do insure them at replacement cost when you are filling in the contents and/or portable equipment. If they are stolen or damaged through fire or through a natural disaster even though they were donated you will need the finances to replace them.

If you are on a long term lease check if the landlord/council is insuring the building or if you need to insure the building **and** contents. If you have a Polytunnel this will need to be insured as well.

You will see that there is a section for **Employers / Volunteer** liability. Employees and **volunteers are the same** in this policy and incorporates both as standard cover. Visitors, possible external trainers/mentors and Shed members are also all covered.

Documents to be completed for a quote:

- Grass Roots (obtaining funding, PR work etc, no shed activities)
- Developing (members joining, social activities, looking for premises)
- Running (have premises, setting up and developing your Shed)
- Fully Operational (full member support, woodworking/metalworking, buildings cover required, ad-hoc activities, poly tunnels etc)

If you have any questions or subject matter not included on here please do let jason@scottishmsa.org.uk know so it can be updated.

Contact details for Greenwood Moreland are on the website under Start a Shed / Insurance.

