

## Station Adoption

### Insurances (last reviewed April 2025)

Provided you are working within the area to which the general public has access to, or to which you have been given permission to access by Chiltern Railways, and you are part of an approved station adoption scheme working in accordance with your agreement with us, you are covered by Chiltern's insurance arrangements.

Some frequently asked questions are below:

#### **Are volunteers insured for damage or injury they may cause to third-party property or a passer-by?**

Yes, if the volunteers were liable for any damage, the claim from the third party would be made against Chiltern, who would be vicarious liable for their employees/representatives' negligent acts or omissions – if negligence was established.

#### **Are volunteers insured for injury they cause to themselves?**

Chiltern arranges liability insurance to cover bodily injury caused by Chiltern's negligence.

#### **Is the personal property of volunteers, such as clothing and tools, insured against damage or loss?**

Chiltern has property insurance for its own assets, this cover would extend to volunteers' personnel effects if the damage was caused by Chiltern's negligence.

It is a good idea to have your own insurance policy (if your group is working outside of Chiltern's property, at other locations in your town for example). However, Chiltern employees are not able to provide advice in this regard.