

charity risk appetite



We define the charity sector as everything from registered charities and Community Interest Companies (CIC's), to other not-for-profit organisations of all sizes – in short, what is commonly known as the third sector. We are also keen to consider social enterprises, especially where the primary purpose fits with our core values and customer groups.

We have provided a list of the types of risks frequently encountered within the sector. Our approach to each type of risk is detailed together with any relevant comments or limitations. To aid clarity we have also included a sample of the type of risks that are sometimes put forward to us because of a "charity" component, but which are outside our risk appetite for reasons shown.

Your local Regional Centre will be pleased to discuss our view of any other risks within the sector not specifically mentioned.

Type of Charity	PD	BI	EL	PL	Comments
Amateur sports and activities					
Amateur sports clubs	✓	✓	✓	✓	
Sport for the Disabled	✓	✓	✓	✓	
Animal welfare					
Animal hospitals, catteries/kennels and sanctuaries	✓	✓	✓	✓	
Zoos, wildlife and safari parks	✓	✓	✓	✓	
Sea life centres	✓	✓	✓	✓	
Horse riding risks	✓	✓	✗	✗	
Arts					
Orchestras	✓	✓	✓	✓	UK based only
Other performers	✓	✓	✓	✓	UK based only
Exhibitions	✓	✓	✓	✓	
Film, arts and folk festivals	✓	✓	✓	✓	
Theatres and Theatre Groups	✓	✓	✓	✓	

Type of Charity	PD	BI	EL	PL	Comments
Photographic, Choral societies etc	✓	✓	✓	✓	
Other "hands on" graphic arts	✓	✓	✓	✓	
Dance & drama studios	✓	✓	✓	✓	
Care					Refer to Care Risk Appetite. Our specialist Care product will be used
Charity shops					
Charity shops	✓	✓	✓	✓	
Clubs					
Flying and gliding clubs	✓	✓	✗	✗	
Military and Regimental clubs and associations	✓	✓	✓	✓	
Livery companies (eg the Worshipful company of.....etc.)	✓	✓	✓	✓	
Motoring and advanced driving	✓	✓	✗	✗	
Pastimes, bridge, chess etc.	✓	✓	✓	✓	
Rifle and pistol clubs	✓	✓	✗	✗	
Community					
Civic Trusts	✓	✓	✓	✓	
Community ownership	✓	✓	✓	✓	
Conservation area trusts	✓	✓	✓	✓	
Ground work trusts	✓	✓	✓	✓	
Cycling and sustainable transport infrastructure	✓	✓	✓	✓	
Transport pressure groups	✓	✓	✓	✓	
Greenbelt Trusts	✓	✓	✓	✓	
Open gardens and gardening organisations	✓	✓	✓	✓	
Parks	✓	✓	✓	✓	
Public monument, war memorial and graveyard protection and preservation	✓	✓	✓	✓	

Type of Charity	PD	BI	EL	PL	Comments
Community facilities					
Artists studios	✓	✓	✓	✓	
Arts or technology support	✓	✓	✓	✓	
Fetes and gala days	✓	✓	✓	✓	
Advice and/or support organisations and centres	✓	✓	✓	✓	
Hospital radios	✓	✓	✓	✓	
Organisations administering, governing and encouraging sport	✓	✓	✓	✓	
Disability					
Sport support	✓	✓	✓	✓	
Education					Refer to Education Risk Appetite. Our specialist Education product will be used
Residential centres and training centres	✓	✓	✓	✓	Excluding hazardous activities or the operation of activity centres unless picked up by specialist third party service providers
Hostels	✓	✓	✓	✓	Excluding bail hostels
Housing					
Almshouses	✓	✓	✓	✓	
Housing associations	X	X	X	X	Refer to Commercial Risk Appetite. Our specialist Commercial product will be used
Land					
Agricultural societies	✓	✓	✓	✓	
Botanical horticultural societies	✓	✓	✓	✓	
Estate trusts	✓	✓	✓	✓	
Protectors of rights of way	✓	✓	✓	✓	
Waterfront and estuary protection	✓	✓	✓	✓	
Woodland preservation	✓	✓	✓	✓	
Museums					
Art gallery	✓	✓	✓	✓	
Museum	✓	✓	✓	✓	

Type of Charity	PD	BI	EL	PL	Comments
Interactive museums	✓	✓	✓	✓	
Libraries	✓	✓	✓	✓	
Working museums	✓	✓	✓	✓	
Natural history and wildlife					
Habitat protection	✓	✓	✓	✓	
Societies for protection of particular species of animal or flower	✓	✓	✓	✓	
Wildlife trusts	✓	✓	✓	✓	
Overseas charities					
Charities with more than occasional, short-term, non-manual visits abroad	✓	✓	✗	✗	The property/BI cover would normally only operate for premises in the UK
Parks					
Municipal parks	✓	✓	✓	✓	
Country parks and wildlife centres	✓	✓	✓	✓	
Preservation					
Building preservation trusts	✓	✓	✓	✓	
Historic building societies	✓	✓	✓	✓	
Historic skills	✓	✓	✓	✓	
Mechanical/industrial preservation	✓	✓	✓	✓	
Inland waterways, canal and railway preservation	✓	✓	✓	✓	
Recycling					
Fridges and other products with contaminants	✓	✓	✓	✓	Not large scale or high hazard activities. For all types of charity in this group a full understanding of the type and scale of activity is required. Risks with any manufacturing or waste processing element are likely to be written under our Commercial product
Furniture, clothes	✓	✓	✓	✓	
Glass, plastics and other industrial processes	✓	✓	✓	✓	Written under our Commercial product

Type of Charity	PD	BI	EL	PL	Comments
Street collection	✓	✓	✓	✓	
Religion					
Churches and places of worship	✓	✓	✓	✓	Written under our specialist Faith product
Research	✓	✓	✓	✓	We avoid all types of activity involving gene manipulation or testing on animals. Risks with any manufacturing element are likely to be written under our Commercial product
General agriculture	✓	✓	✓	✓	Excluding GM crops
Breeding and rearing of livestock	✓	✓	✓	✓	
Crop protection	✓	✓	✓	✓	Excluding GM crops or gene manipulation
Crop research	✓	✓	✓	✓	Excluding GM crops or gene manipulation
Academic research funds	✓	✓	✓	✓	
Other research funds	✓	✓	✓	✓	
Antiquarian societies	✓	✓	✓	✓	
Historical societies	✓	✓	✓	✓	
Law trusts and institutes	✓	✓	✓	✓	
Literary societies	✓	✓	✓	✓	
Medical including AIDS and sexually transmitted diseases	✓	✓	✗	✗	We will not offer any terms for the liability exposures or at all if there is any involvement with testing and/or experimenting with or use of any animals
Animal diseases	✓	✓	✗	✗	
Astronomy	✓	✓	✓	✓	
Biotech	✗	✗	✗	✗	
Complementary medicines	✓	✓	✗	✗	
Gene therapy	✗	✗	✗	✗	
Homeopathic dermatology	✓	✓	✗	✗	
Human diseases	✓	✓	✗	✗	
Minimise disabilities	✓	✓	✗	✗	
Occupational medicine	✓	✓	✗	✗	
Psychology	✓	✓	✗	✗	

Type of Charity	PD	BI	EL	PL	Comments
General science	✓	✓	✓	✓	Acceptability dependent upon precise activities
Village and community halls					
Village and community halls	✓	✓	✓	✓	
Appreciation societies, language groups, local history etc.	✓	✓	✓	✓	
Youth					
Activity centres	✓	✓	✗	✗	Subject to location, construction, security, loss history, and protection procedures. We would not include 'hazardous activities' or the operation of activity centres unless provided by specialist third party service providers
Adventure centres	✓	✓	✗	✗	
Adventure parks	✓	✓	✗	✗	
Air Corps and Cadets	✓	✓	✗	✗	
Scouts, Boys Brigade, Guides etc	✓	✓	✓	✓	
Youth clubs	✓	✓	✓	✓	
Young farmers	✓	✓	✓	✓	
Youth festivals	✓	✓	✓	✓	
Arts, technology, dance and movement support	✓	✓	✓	✓	

This information is intended for insurance professionals only and is not intended for distribution to the public. Please see policy and summary of cover for further information regarding the above features.



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