

PROTECTING
CHARITABLE
ORGANISATIONS FOR
OVER 130 YEARS



We provide more than just an insurance policy

**WE DO THINGS
DIFFERENTLY.**

As an Insurer, we do things DIFFERENTLY

The charity sector is facing huge challenges, from increased demand and concerns over funding to attracting and retaining talent, cyber security and reputation management.

Why choose Ecclesiastical?

Owned by a charity, we are a financial services group that exists to give its profits to charity.

With our charitable background and knowledge, we understand the challenges charities face and provide more than just an insurance policy.

“ My role is to support our network of independent charities serving unpaid carers. To do so, we need strong partnerships such as Ecclesiastical. Not only do they provide insurance expertise for our sector they also bring something extra to the relationship – actively participating in our events and conference, bringing their know-how freely to the table by delivering webinars and being a critical friend to support the Network Support Team to navigate and understand challenges in the sector.

Sharon Spurling
Head of Network Support (England),
Carers Trust



Financially secure A- rating Standard & Poor's A rating AM Best 	47,000+ charities and not-for-profit organisations insured by Ecclesiastical Group in the UK 	130 years' experience insuring the charity sector 
Voted best charity insurer For 11 years running we've been voted Best Charity Insurer by a panel of over 250 independent brokers 2007-2019 ¹ 	Award winning claims team² with 98% customer satisfaction ³ 	
Risk management solutions Supporting customers since the 1880s with our in-depth risk management expertise 	£100m Our aim is to give £100m to good causes by the end of 2020 – we've made great progress donating over £97m so far* *Cumulative total 2016-2020 	

¹ Ecclesiastical FWD broker opinion surveys 2007 to 2019

² Insurance Post Claims Awards 2019 - winner of the 'Commercial Lines Team of the Year' and 'Rising Star' awards, Winner in the Insurance Times Claims Excellence Awards 2018

³ Ecclesiastical annual claims satisfaction survey 2019, based on 164 commercial customers who have had their claims settled

Protecting assets and funding

Without protection to income, assets and buildings, charities could struggle to continue to provide essential services.

How can Ecclesiastical make a difference?

- Access to **expert risk management support** covering topics essential to the unique challenges facing the charity sector
- **Access to market leading, fully vetted risk mitigation services** covering key concerns such as fraud, business continuity and property protection
- For larger buildings, **a building valuation at no extra cost² with waiver of average³** if our valuation is accepted
- Access to our **charity fundraising hub** filled with fundraising support, guidance and easy-to-use tools.



85% of charities are concerned about the impact from loss of funding¹

Policy cover

- **Business Interruption with the option to include grants and donations**
- **Fidelity cover** to protect against theft of money and goods from employees or volunteers
- **Money cover including:**
 - Credit and debit card fraud
 - Identity theft following the fraudulent use of your business identity or that of your directors, trustees, partners, employees and volunteers
 - Auditors fees and rewriting of systems records
- **All risks (unless specifically excluded) buildings and contents cover**
 - **Contents includes:** personal belongings of trustees, officials, partners, employees, visitors and volunteers whilst on the premises⁴
 - **Property covered includes:** bequeathed property, donated goods and prizes.

What is the Condition of Average?

Policy premiums are based on the sums insured. The higher the value, the larger the premium generally. Therefore, if a lower property value than its actual value is provided, the full premium required would not have been paid. In these circumstances, many insurance policies include the Condition of Average whereby the amount of a claim is reduced by the same percentage, e.g. the buildings are insured for £800k but the actual value is £1m, any claim made will be reduced by 20% – the amount of underinsurance.

¹ Ecclesiastical charity risk barometer 2020

² Subject to underwriting criteria

³ Unless the cause of damage has specifically been excluded, up to the sum insured, with no condition of average if the Ecclesiastical valuation is used as the sum insured in the policy

⁴ Locations and premises need to be agreed by us and there are limits on cover for personal belongings

Protecting trustees, employees and volunteers

44% of charities are concerned about employees suffering from burnout¹

Charity is about helping people help others. With demand outstripping funding, it is a challenging environment in which to operate. Working together, we can help charities attract and retain employees and volunteers, and create a positive environment where everyone feels safe, supported and protected.

How can Ecclesiastical make a difference?

- **24hr telephone counselling service** for all employees and volunteers, and family members.
- **Health and safety support** to protect your employees and volunteers through;
 - Access to expert advice face to face, online and by phone
 - Access to Health and Safety audits²
 - Access to NEBOSH and IOSH training²
- Access to a range of additional services²
 - **Health & Safety and HR consultancy**
 - **Trustee Recruitment services.**

Policy cover

- **Comprehensive Trustees and Management Liability cover** to protect key decision makers who can be personally liable for the decisions they make
- **Employers Liability** covering both employees and volunteers
- **Personal Accident cover** for employees whilst on the premises or engaged in fundraising activities.



Protecting beneficiaries and supporters

42% of charities are concerned about meeting the needs of their service users¹

A charity's effectiveness and reputation lives or dies with its ability to help. Protecting this image requires forethought and the appropriate precautions put in place.

How can Ecclesiastical make a difference?

- Access to services² including
 - **Charity and care** online training
 - **Safeguarding consultants.**

Policy cover

- **Public Liability cover** with no communicable disease exclusion, to protect beneficiaries and visitors
- **Abuse cover** as standard.



¹ Ecclesiastical Charity Risk Barometer 2020

² Fees may apply

Cyber safety

26% of all charities and **57%** of high-income charities have fallen victim to cyber security breaches or attacks in the last 12 months.¹ A data breach can cost up to **£117 per record**²

Cyber-attacks are inevitable and charities can often be viewed as a soft target. With ever increasing reliance on digital solutions - from fundraising to payments and communications, it is vital for charities to manage the risk to both capital and reputation.

How can Ecclesiastical make a difference?

We are here to help, with effective cover, expert guidance and toolkits.

- Help prevent the most common causes of online security breaches and cyber-crime with our free **Cyber Scenario Planning Tool**
- **Access to GDPR Health Checks**³ to ensure full compliance with current data legislation and pinpoint any key areas of risk.

Policy Cover

Our Cyber covers help get charities back up and running with minimal disruption. Cover can include:

- Costs of dealing with cyber liability claims
- Costs of dealing with data breaches, excluding legal fines
- Costs of dealing with systems and data damage and the resulting loss of business income
- Costs of dealing with cyber crime and any financial loss.

“ On finding out that the payment to our building contractors had been fraudulent I felt sick to my stomach. The loss of these funds would have seriously affected the completion of our building extension. If we needed to find replacement funds this would have taken months, if not years to secure, which would have had a detrimental effect on our ability to deliver much needed support and services to young people.

Following an extensive investigation into our systems and cyber security, having Ecclesiastical Cyber cover in place meant that we were reimbursed for our lost funds within two weeks of the fraud having taken place, allowing us to not suffer any delays in our building project.

Ecclesiastical Charity customer

”



¹ Cyber Security Breaches Survey 2020 from the Department for Digital, Culture, Media and Sport

² IBM Security's cost of a data breach report 2019

³ Fees may apply

Reputation management

40% of charities are concerned about reputational risk¹

Reputation is built over time and hard won. It is an invaluable part of the contract of trust between funders, beneficiaries, employees and volunteers.

How can Ecclesiastical make a difference?

- **Access to Reputation Risk workshops** to help manage key strategic risks
- **Public Relations Crisis & Media Assistance Helpline**
- **Access to Insider Health Check** to identify exposure to the risk of employee and volunteer fraud.



Policy cover

- **Crisis Management cover** to help with the reasonable costs of PR and marketing support
- **Libel and slander cover**
- **Loss of income** due to either a patron offending public taste or the death of a patron.

Legal and Tax Support

We understand not everyone has access to in-house legal and tax support. That is where our comprehensive range of online and telephone support can help.

How can Ecclesiastical make a difference?

- Access to an **online employment manual**
- Access to **legal support** covering commercial and employment law
- **UK Tax support** via a Commercial Tax advice line.

Policy cover

- Comprehensive Legal expenses covering:
 - Employment practices legal protection and compensation awards, with no 'prospect of success' condition applicable
 - Redundancy and unfair dismissal
 - Contract disputes
 - Debt recovery
 - Property protection and personal injury
 - Tax protection.

¹ Ecclesiastical Charity Risk Barometer 2020

Looking for funding support?

Charity support designed around your needs

The charity sector finds itself under increasing pressure and with this in mind, we've launched the Ecclesiastical Charity fundraising hub, to share any resources and expertise we can.

Charity fundraising hub

One easy-to-use resource filled with fundraising support, designed to help charities stabilise fundraising now and strengthen it tomorrow.

Regularly refreshed to take advantage of latest best practice – don't miss out, sign-up to receive notifications when new material is available.

Current topics include:

- Top tips for charity fundraising during COVID-19 and beyond
- Researching possible funders and donors
- Checklist for grant applications: key factors for building a successful grant application
- Building a strong case for support
- Outputs, outcomes and impact reporting.

43% of charities¹ are reporting increased demand for services while voluntary income is down by an average of **42%** nationwide¹

Charities nationwide are now facing an estimated funding shortfall of **£12.4 billion**²



www.ecclesiastical.com/fundraising/charity-fundraising/

¹ Source: Institute of Fundraising Report, 2020

² Impact of COVID-19 on the charity sector: Briefing from the Institute of Fundraising, NCVO and Charity Finance Group, March 2020

Award winning claims

98% claim satisfaction¹, so if the worst should ever happen, you can rest assured you are in safe hands

We know that the ramifications of something going wrong goes far beyond 'just' recovering costs. It's about ensuring a continuity of care and support for everyone from funders, employees and volunteers to beneficiaries. A sense of security that you will be able continue to provide for those you support during and after any event.

Our dedicated team is ready to support 24 hours a day, 7 days a week, however big or small the issue. We will work swiftly and always deal with the claim fairly. If we can resolve the claim after first contact – we will.

- Our UK based expert claims team responds quickly, clearly and with empathy, offering advice and guidance throughout the life of a claim
- A dedicated claims handler will take ownership, provide regular updates and help keep things as simple and stress-free as possible.

“ **Our insurers Ecclesiastical have been fantastic. Working with their contractors they have gone above and beyond to repair and return the building to us as quickly as possible. The speed and efficiency at which they have worked has meant repairs have been completed well ahead of schedule.** ”

Becky Day, Day Hospice Manager,
Sue Ryder Hospice, Cheltenham



¹ Ecclesiastical claims satisfaction survey 2019

Changing lives

Established over 130 years ago to contribute to the greater good of society, today this vision remains unchanged, with our sole purpose to give back to the communities in which we do business. In addition to our own charitable giving, we grant a significant proportion of our profits to our charitable owner, Allchurches Trust, for distribution to good causes.

- **Over £97m donated** to more than 7,000 charities since 2016 with a target of £100m to be donated by 2020
- Our **funds** are **responsibly** and **ethically invested** via Eden Tree, the UK's leading ethical investment management company, and part of Ecclesiastical Insurance Group
- **First insurer to commit** to the HSE's strategy 'Helping Great Britain Work Well' improving working practices for all.



We have 320 children at the school, all of whom have learning difficulties and many also have profound and multiple physical and medical disabilities. We are currently working to improve the outdoor play and learning areas to ensure children with physical disabilities can access stimulating and fun activities.

We intend to put this donation towards a wheelchair accessible roundabout for the playground. Many children will benefit from this. We would like to thank everyone who voted for us and Ecclesiastical for their wonderful campaign.

Lyn Dance, Head, Milestone School
Recipient of a £1,000 Movement for Good Awards grant in 2019



Next steps

**For more information
contact your broker, or visit:
www.ecclesiastical.com/charity**

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