

Charity and Community

RISK APPETITE GUIDE

A guide to our risk appetite

Within our Charity niche we write UK based charities, community interest companies, social enterprises and voluntary not-for-profit organisations that operate for the benefit of the community. We have a separate risk appetite for charities that are active in the care sector. The following table provides examples of risks within our appetite but is not exhaustive. If you have a risk you would like to place with us, please refer to one of our underwriters.

Within appetite

Advice and support centres

Almshouses

Amateur sports clubs for non-hazardous or non-contact sports e.g. badminton and bowls

Animal hospitals, sanctuaries, catteries and kennels, animal protection societies

Art and music groups

Botanical societies

Charity shops

City farms

Civic trusts, conservation and groundwork trusts

Clubs – including military and regimental clubs, bridge, chess and other pastime clubs

Community centres, village halls, playing fields and other community based charities

Antiquarian and historical societies

Meals on wheels and community transport

Research charities whose activities are non-controversial and do not attract threats of attack

Scouts and Guides, Boys/Girls Brigade and other youth clubs

Small scale recycling – collection of goods only no processing

Woodland preservation

Youth hostels

Zoos, exotic animal and sea life centres and wildlife parks

We can write the following risks on a property only basis

Activity and adventure centres including youth hostels that provide these facilities

Employment and work placement agencies

Leisure trusts

Riding establishments.

Temporary overseas activities are within appetite provided these are not carried out against advice of the Foreign and Commonwealth Office.

The following are examples of risks which require special underwriting consideration or that we would consider in exceptional circumstances:

Charities that are based overseas

Housing associations

Railway and inland waterway preservation

Industrial, manufacturing and construction risks including large-scale recycling

We do not write Aviation, Motor or Marine Risks (other than non-Road Traffic Act cover and incidental use of small watercraft).

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A guide to getting the best terms for your client

When you submit a new business enquiry to us, please supply as much information as possible about your client and their requirements. The list below identifies some of the information we will need:

- Confirmed claims experience including information surrounding mitigating future losses following a previous incident
- Demonstration of good management including Health and Safety policy, Risk Assessments, Pre-employment Checks, Record Keeping, Safeguarding Policy and General Property Maintenance
- Proactive approach to dealing with near misses, incidents and complaints
- Details of fire and security measures in place for your client's property
- A business continuity plan which is regularly reviewed, tested and updated
- Staff and volunteer details including splits in wage roll and volunteer numbers
- Sums insured and construction details of any buildings and contents to be insured.

Getting in touch

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