



# Charitable Care

## RISK APPETITE GUIDE

### A guide to our risk appetite

Within our Charitable Care niche we write UK based registered and exempt charity organisations with an income above £1.5m. The following table provides examples of activities 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

- |                                |                                 |
|--------------------------------|---------------------------------|
| Care homes                     | Residential homes               |
| Day centres                    | Respite care                    |
| Family centres                 | Retirement villages             |
| Hospices                       | Retreat centres                 |
| Nursing homes                  | Sheltered housing               |
| Post treatment addiction rehab | Special schools inc residential |

#### We can write the following where these are not the sole activity:

- Domiciliary care

### There are some risks that we would only consider in exceptional circumstances, these risks are:

#### Normally Outside of Appetite

- |                             |                               |                            |
|-----------------------------|-------------------------------|----------------------------|
| Addiction treatment centres | Children's homes              | Homeless hostels & refuges |
| Adult placement agencies    | Fostering & adoption agencies | Hospitals & clinics        |
|                             |                               | Secure units               |

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

For organisations active in the general charity and voluntary sector please see our [Charity and Community Risk Appetite Guide](#)

For organisations active in the faith sector please see our [Faith and Community Risk Appetite Guide](#)

# Charitable Care

## 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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