



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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