



# 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. Their charitable aims can include the advancement of:

Amateur sport (excluding contact, extreme or motorised)  
Animal welfare  
Community  
Education, training and employment  
Environmental  
Health and wellbeing  
Human rights, conflict, racial harmony, equality and diversity  
Poverty relief  
Youth

These aims could be achieved by the provision of:  
Services  
Advice and information  
Buildings and facilities  
Grants and finance  
HR, Accountancy, Legal, IT etc facilities  
Umbrella and resource bodies

### Within appetite

Advice and support centres	Counselling, mediation and arbitration
Almshouses	Drop-in centres
Art and music centres	Employment training
Associations, organisations and societies	Food banks
Clubs and groups	Hostels
Animal sanctuaries	Meals on wheels
Charity shops	Outreach services
City farms	Restaurants and cafes
Community centres and halls	Research and insight organisations
Community work	Youth groups
Conference/resource centres	Zoos, sea life centres and wildlife parks

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

Activity and adventure centres  
Fundraising

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	Railway and inland waterway preservation	Industrial, manufacturing and construction risks including large-scale recycling
Housing associations		

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 care sector please see our Charitable Care Risk Appetite Guide  
For organisations active in the faith sector please see our Faith and Community Insurance Risk Appetite Guide



# Charity and Community

## 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

### London and South East

Tel: 0345 608 0069  
london@ecclesiastical.com

### Central and South West

Tel: 0345 605 0209  
central@ecclesiastical.com

### Northern

Tel: 0345 603 7554  
northern@ecclesiastical.com

[www.ecclesiastical.com](http://www.ecclesiastical.com)

## For broker use only

*This information is intended for insurance professionals only and is not intended for distribution to the public.*

