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

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**

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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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