



A guide to our new business 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

Libraries, 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.

If you use our online trading system to write Charity business please continue to refer to the specific risk appetite on ezone.

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

Normally Outside of Appetite

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).

Charity and Community

Risk profile – a guide to getting the best terms for your client

The profile below outlines some of the features that we consider identify a good quality Charity risk.

When you submit a new business enquiry to us please supply as much information as you can about the risk and how it fits within this profile. This will help us to provide you with the best terms for your client.

General	Liabilities	Property/Business Interruption
<p>An established organisation that can demonstrate good management.</p> <p>.....</p> <p>Financially stable, with steady revenue and adequate reserves.</p> <p>.....</p> <p>Confirmed claims experience. Good claims experience is preferable as is evidence of action taken following previous losses.</p> <p>.....</p> <p>Written references are taken up for all staff prior to employment commencing.</p>	<p>There is a positive attitude to risk management. For example there is a Health & Safety policy and records of training provided are kept.</p> <p>.....</p> <p>Documented policy to safeguard children and vulnerable adults which is reviewed and updated annually.</p> <p>.....</p> <p>Proactive approach to dealing with near misses, incidents and complaints.</p> <p>.....</p> <p>Procedures to ensure activities are supervised and managed by staff or third parties who have suitable qualifications and experience.</p>	<p>There is a positive attitude to risk management. For example there is a policy to control the storage/ disposal of waste, fire assessments are regularly carried out and the activities of contractors are controlled.</p> <p>.....</p> <p>Good fire protection is in place.</p> <p>.....</p> <p>Appropriate level of security is in place.</p> <p>.....</p> <p>Well maintained buildings.</p> <p>.....</p> <p>A business continuity plan that is regularly reviewed and updated is in place.</p> <p>.....</p> <p>Not reliant on one source of income.</p>

Getting in touch

London and South East

Tel: 0345 608 0069

Email: london@ecclesiastical.com

Central and South West

Tel: 0345 605 0209

Email: central@ecclesiastical.com

Northern

Tel: 0345 603 7554

Email: northern@ecclesiastical.com

For broker use only

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



Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd (ELL) Reg. No. 243111. E.I.O. Trustees Ltd Reg. No. 941199. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK.

EIO and ELL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.