



 ecclesiastical

Protecting Charitable  
organisations for  
over 130 years

## As an insurer we do things differently

The charity sector is facing huge challenges, from increased demands, reduced funding, maintaining services to employee burnout, cyber security and managing reputation.

### Specialist charity insurer

As a trusted, award winning<sup>1</sup> insurance provider, we've been supporting the charity sector for over 130 years' which is why over 22,000 charities in the UK chose to insure with us. Owned by a charity, we're a financial services group that exists to give a significant proportion of our profits to charity. Our long term, strong relationships with key bodies in the charity sector means we're part of the community in which we serve.

With our charitable background and specialist knowledge, we understand the challenges charities face which is why we provide more than just an insurance policy.

"My role is to support our network of independent charities serving unpaid carers. To do so, we need strong partnerships such as Ecclesiastical. Not only do they provide insurance expertise for our sector they also bring something extra to the relationship – actively participating in our events and conference, bringing their know-how freely to the table by delivering webinars and being a critical friend to support the Network Support Team to navigate and understand challenges in the sector."

Sharon Spurling  
Head of Network Support  
(England), Carers Trust

1. Winner of the Personal Lines Claims Team of the Year award and Customer Care Individual award Insurance Post Claims and Fraud Awards 2020.



## Protecting assets and funding

Without protection to income, assets and buildings, charities could struggle to continue to provide essential services.

- ◆ We provide access to expert risk management support in the charity sector
- ◆ Access to market leading, fully vetted risk mitigation services covering key concerns such as fraud, business continuity and property protection
- ◆ For larger buildings, we provide comprehensive building valuation service, at no extra cost<sup>2</sup>, to ensure building sums insured is sufficient to support repair or reinstatement in the event of a loss. If our valuation is accepted and we are kept informed of all changes, no Condition of Average will apply<sup>3</sup> and we will pay up to the full sum insured
- ◆ Access to our [Charity fundraising hub](#) filled with fundraising support, guidance and easy-to-use tools.

85% of charities are concerned about the impact from loss of funding.<sup>1</sup>

## Policy cover

- ◆ Business Interruption with the option to include grants and donations
- ◆ Fidelity cover to protect against theft of money and goods from employees or volunteers
- ◆ Money cover including:
  - Credit and debit card fraud
  - Identity theft following the fraudulent use of business identity or that of directors, trustees, partners, employees and volunteers
  - Auditors fees and rewriting of systems records
- ◆ All risks (unless specifically excluded) buildings and contents cover
  - Contents includes: personal belongings of trustees, officials, partners, employees, visitors and volunteers whilst on the premises<sup>4</sup>
  - Property covered includes: bequeathed property, donated goods and prizes.

### What is the Condition of Average?

Policy premiums are based on the sums insured. The higher the value, the larger the premium generally. Therefore, if a lower property value than its actual value is provided, the full premium required would not have been paid. In these circumstances, many insurance policies include the Condition of Average whereby the amount of a claim is reduced by the same percentage, e.g. the buildings are insured for £800k but the actual value is £1m, any claim made will be reduced by 20% – the amount of underinsurance.

1. Ecclesiastical Charity Risk Barometer 2020.

2. Subject to underwriting criteria.

3. Unless the cause of damage has specifically been excluded, up to the sum insured, with no condition of average if the Ecclesiastical valuation is used as the sum insured in the policy.

4. Locations and premises need to be agreed by us and there are limits on cover for personal belongings.

## Protecting trustees, employees and volunteers

Charity is about helping people help others. The charity sector is facing a huge challenge with demand outstripping funding. Working together, we can help charities attract and retain employees and volunteers to create a positive environment where everyone feels safe, supported and protected.

44% of charities are concerned about employees suffering from burnout.<sup>1</sup>

- ◆ 24-hour telephone counselling service for all employees and volunteers, and family members
- ◆ Health and safety support to protect employees and volunteers through;
  - Access to expert advice face to face, online and by phone
  - Access to Health and Safety audits<sup>2</sup>
  - Access to NEBOSH and IOSH training<sup>2</sup>
- ◆ Access to a range of additional services<sup>2</sup>
  - Health & Safety and HR consultancy
  - Trustee Recruitment services.

### Policy cover

- ◆ Comprehensive Trustees and Management Liability cover to protect key decision makers who can be personally liable for the decisions they make
- ◆ Employers Liability covering both employees and volunteers
- ◆ Personal Accident cover for employees whilst on the premises or engaged in fundraising activities.

## Protecting beneficiaries and supporters

A charity's effectiveness and reputation lives or dies with its ability to help others. Protecting reputation requires planning and appropriate precautions.

42% of charities are concerned about meeting the needs of their service users.<sup>1</sup>

Access to services<sup>2</sup> including:

- ◆ Charity and care online training
- ◆ Safeguarding consultants.

### Policy cover

- ◆ Public Liability cover with no communicable disease exclusion, to protect beneficiaries and visitors
- ◆ Abuse cover as standard.

## Cyber safety

Cyber-attacks are inevitable, and charities can often be viewed as a soft target. With ever increasing reliance on digital solutions – from fundraising to payments and communications, it is vital for charities to manage the risk to both their capital and reputation. We're here to help, with effective cover, expert guidance and toolkits.

- ◆ Help prevent the most common causes of online security breaches and cyber-crime with our free [Cyber Scenario Planning Tool](#)
- ◆ Access to GDPR Health Checks<sup>3</sup> to ensure full compliance with current data legislation and pinpoint any key areas of risk.

26% of all charities and 57% of high-income charities have fallen victim to cyber security breaches or attacks in the last 12 months.<sup>1</sup>

A data breach can cost up to £117 per record.<sup>2</sup>

"On finding out that the payment to our building contractors had been fraudulent, I felt sick to my stomach. The loss of these funds would have seriously affected the completion of our building extension. If we needed to find replacement funds this would have taken months, if not years to secure, which would have had a detrimental effect on our ability to deliver much needed support and services to young people.

Following an extensive investigation into our systems and cyber security, having Ecclesiastical Cyber cover in place meant that we were reimbursed for our lost funds within two weeks of the fraud having taken place, allowing us to not suffer any delays in our building project."

Ecclesiastical Charity customer

## Policy cover

Our Cyber covers help get charities back up and running with minimal disruption. Cover can include:

- ◆ Costs of dealing with cyber liability claims
- ◆ Costs of dealing with data breaches excluding legal fines
- ◆ Costs of dealing with systems and data damage and the resulting loss of business income
- ◆ Costs of dealing with cyber crime and any financial loss.

1. IBM Security's cost of a data breach report 2019.

2. Cyber Security Breaches Survey 2020 from the Department for Digital, Culture, Media and Sport.

3. Fees may apply.

## Reputation management

Reputation is developed over time and, often, hard won. It can be an invaluable part of the contract of trust between funders, beneficiaries, employees and volunteers.

- ◆ Public Relations Crisis & Media Assistance Helpline
- ◆ Reputation Risk workshops<sup>2</sup> to help support with the management of key strategic risks
- ◆ Access to Insider health check to identify exposure to the risk of employee and volunteer fraud.

40% of charities are concerned about reputational risk.<sup>1</sup>



## Policy cover

- ◆ Crisis Management cover to help with the reasonable costs of PR and marketing support
- ◆ Liable and slander cover
- ◆ Loss of income due to either a patron offending public taste or the death of a patron.

## Legal and Tax Support

We understand that not everyone has access to in-house legal and tax support, and we believe this is where our comprehensive range of online and telephone support can add value.

- ◆ Access to an online employment manual
- ◆ Access to legal support covering commercial and employment law
- ◆ UK Tax support via a Commercial Tax advice line.

## Policy cover

Comprehensive Legal expenses covering:

- ◆ Employment practises legal protection and compensation awards, with no 'prospect of success' condition applicable
- ◆ Redundancy and unfair dismissal
- ◆ Contract disputes
- ◆ Debt recovery
- ◆ Property protection and personal injury
- ◆ Tax protection.



## Looking for funding support?

### Support designed around charities

With the charity sector under increasing pressure, we've launched the Ecclesiastical Charity fundraising hub, to share our resource and expertise.

43% of charities are reporting increased demand for services while voluntary income is down by an average of 42% nationwide.<sup>1</sup>

### Charity fundraising hub

One easy-to-use resource filled with fundraising support, designed to help charities stabilise fundraising now and strengthen it tomorrow. Regularly refreshed to take advantage of latest best practice – don't miss out, sign-up to receive notifications when new material is available.

Current topics include:

- ◆ Top tips for charity fundraising
- ◆ Researching possible funders and donors
- ◆ Checklist for grant applications: key factors for building a successful grant application
- ◆ Building a strong case for support
- ◆ Outputs, outcomes and impact reporting
- ◆ Charity fundraising videos in collaboration with the Directory of Social Change.

[www.ecclesiastical.com/fundraising/charity-fundraising/](http://www.ecclesiastical.com/fundraising/charity-fundraising/)

Charities nationwide are now facing an estimated funding shortfall of £12.4 billion.<sup>2</sup>

1. Institute of Fundraising Report, 2020.

2. Impact of COVID 19 on the charity sector: Briefing from the Institute of Fundraising, NCVO and Charity Finance Group, March 2020.

## Experts in managing risks in our specialist markets

Our in-house team of qualified risk specialists are here to provide support. With our in-depth knowledge and experience within our specialist markets, we can help charities and not-for-profit organisations manage their risks.

Our range of risk management services include:

- ◆ Bespoke onsite and desktop remote survey assessment and valuations
- ◆ Our free [Risk Advice Line](#)<sup>1</sup> provides access to our in-house team of risk experts who are on-hand to answer any risk related queries.
- ◆ Access to a wide range of digital risk guides and checklists, all available on our [Risk Management hub](#)
- ◆ Access to risk mitigation services through our preferred supplier network of fully vetted, market leading suppliers
- ◆ Enterprise Risk Management support ranging from practical tools, templates and checklists, webinars and training sessions through to bespoke consultancy.

## Award winning claims

We understand what it means to charities if something goes wrong. It's about providing a sense of security and safety for staff and support before, during and after any event.

Our dedicated team is ready to support 24 hours a day, 7 days a week, however big or small the issue. We will work swiftly and always deal with the claim fairly. If we can resolve the claim after first contact – we will.

- ◆ Our UK based expert claims team responds quickly, clearly and with empathy, offering advice and guidance throughout the life of a claim
- ◆ A dedicated claims handler will take ownership, provide regular updates and help keep things as simple and stress-free as possible.

*"Our insurers Ecclesiastical have been fantastic. Working with their contractors they have gone above and beyond to repair and return the building to us as quickly as possible. The speed and efficiency at which they have worked has meant repairs have been completed well ahead of schedule."*

Becky Day, Day Hospice Manager, Sue Ryder Hospice, Cheltenham

97% claims satisfaction<sup>1</sup>, so if the worst should ever happen, charities can be assured they are in safe hands.

1. Monday to Friday 9am -5pm excluding Bank Holidays

1. Ecclesiastical FWD claims satisfaction survey 2020  
– 274 intermediated clients who have had their claims settled.

## Changing lives

Established over 130 years ago to contribute to the greater good of society, today this vision remains unchanged, with our sole purpose to give back to the communities in which we do business. In addition to our own charitable giving, we grant a significant proportion of our profits to our charitable owner Allchurches Trust for distribution to good causes.

- ◆ Our funds are responsibly and ethically invested via Eden Tree, the UK's leading ethical investment management company, and part of Ecclesiastical Insurance Group
- ◆ First insurer to commit to the HSE's strategy 'Helping Great Britain Work Well' improving working practices for all
- ◆ Our [Movement for Good](#) initiative is just one of the ways that we give back to society. Since 2019, we've been donating to good causes and charities through grants ranging from £1,000 to £50,000.

"There was a real risk that members of the disabled community could become even more isolated and lonely. We know just how powerful community sport can be for improving disabled individuals' mental and physical health, so we were determined to keep people engaged, connected and active during the COVID-19 pandemic."

Peter Ackred, Chief Executive of Disability Sports Coach, one of the Ecclesiastical 2019 Movement for Good awards winners



## Why choose Ecclesiastical?

Providing specialist insurance to customers for over **130 years**



**Financially secure**

We have A - rating Standard & Poor's and A rating AM Best



**Voted best**  
Charity insurer for over 13 years by a panel of brokers<sup>1</sup>



Award winning claims team<sup>2</sup> with **97%** satisfaction<sup>3</sup> from intermediated clients who have had their claim settled



Owned by a **charity**

We're a commercial business with a charitable purpose. We give a significant proportion of our profits to our charitable owner Allchurches Trust for distribution to good causes

1. 2008-2020 Broker Research by FWD - panel of independent brokers (sample sizes range from 100 - 250 over the last 13 years)

2. Winner of the Personal Lines Claims Team of the Year award and Customer Care Individual award Insurance Post Claims and Fraud Awards 2020.

3. Ecclesiastical claims satisfaction survey 2020 - 274 intermediated clients who have had their claims settled.

Discover more about what makes  
us a different kind of insurer

To find out more, contact your broker  
or visit our website

[ecclesiastical.com/charity-insurance](https://www.ecclesiastical.com/charity-insurance)

Ecclesiastical Insurance Office plc,  
Benefact House 2000 Pioneer Avenue,  
Gloucester Business Park,  
Brockworth, Gloucester  
GL3 4AW

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



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