

# How to choose the cover you need






## The Essentials package

### Includes:

-  Public liability insurance
-  Trustees' liability insurance
-  Professional indemnity insurance
-  Crisis containment insurance


**from £84 a year**

Add

-  Employers' liability insurance

**from £16.80**

Add

-  Equipment & business interruption insurance

**from £22.40**

Underwritten by  **HISCOX**

Get quotes online, at [policybee.co.uk/mycharityguard](https://policybee.co.uk/mycharityguard) for up to £150,000 income, or call a helpful expert on **0345 222 5399**.

Prices are based on an annual income of £10,000 or less and include insurance premium tax.

## Public liability insurance

Successful fundraising depends on people. Lots of people in one place, ideally.

But lots of people in one place usually means events. And events are a bit of a minefield.

The last thing you need is someone getting hurt at your fete, quiz night or sponsored walk and blaming it on you.

It's a sad fact that compensation culture is king. Someone nursing an accidentally broken ankle (or dropped laptop for that matter), will want someone else to pay for it. If the accident happened at your event, on your premises, or because of someone from your charity, it won't be long before fingers point at you.

**Public liability insurance** helps. If a third party makes a property damage or personal injury claim against your charity, it pays your legal bills and any compensation you're liable for.



### Essentials package:

Public liability insurance  
£1m cover

Trustees' liability insurance  
£250,000 cover

Professional indemnity insurance  
£100,000 cover

Crisis containment insurance  
£25,000 cover

### You're covered for:

- ✔ Third-party bodily injury or property damage claims against your organisation
- ✔ Fundraising events such as: fetes, craft fairs, walks, dinners, car cleaning, fun days
- ✔ Replacing third-party keys, locks and pass cards lost while in your legal care

## Trustees' liability insurance

When you take responsibility for running a charity, you *really* take responsibility for it.

You are, by definition, trusted to take care of everything. That includes obvious things like overseeing fundraising and donations, of course, but it also extends to your charity's activities, its people, its compliance with relevant laws, its marketing and so on.

Easier said than done, perhaps. Any one of these things – and many more – can spell trouble.

Expensive trouble too. Did you know, as a trustee, you're personally liable for your decisions? The buck stops with you and allegations that your charity's done something wrong are, unfortunately, your problem. And because they're your problem, you'll have to spend **your** money defending yourself.

If there's a claim against you, **trustees' insurance** helps by doing the legal legwork, paying your legal bills and safeguarding your reputation.



CharityGuard

### Essentials package:

Public liability insurance  
£1m cover

Trustees' liability insurance  
£250,000 cover

Professional indemnity insurance  
£100,000 cover

Crisis containment insurance  
£25,000 cover

### You're covered for:

- ✔ Your personal liability as a trustee
- ✔ Actual or alleged 'wrongful acts', including breach of trust, defamation and negligence
- ✔ Legal defence costs and any damages you have to pay

# Professional indemnity insurance

Depending on what your charity does and who it supports, you could be asked for professional advice from time to time. For example, counselling or giving pointers to business startups.

The problem is, by offering advice you're opening the door to negligence claims against your charity. That's because, as an expert, you have a legal and moral duty of care to do your best work.

Breaching that duty of care, by making a mistake, or not doing what was asked, usually ends in allegations you've cost your clients money.

Not really in the charitable spirit is it? Possibly not. But it happens. And if it happens to you, you'll need **professional indemnity insurance for charities**.

Even if you think a claim or an allegation against you isn't justified, you have to do something about it. Unfortunately, claims don't just go away, and your reputation can't risk the possible fallout.

If someone accuses your charity – rightly or wrongly – of financially damaging their business, your policy helps. You get the legal know-how of specialist solicitors to fight your corner, the deep pockets of an international insurer to pay compensation, and the guiding hand of an insurance expert to smooth things over.



## CharityGuard

### Essentials package:

Public liability insurance  
£1m cover

Trustees' liability insurance  
£250,000 cover

Professional indemnity insurance  
£100,000 cover

Crisis containment insurance  
£25,000 cover

### You're covered for:

-  Financial losses caused by your mistakes and things you've failed to do
-  The costs of replacing or restoring lost or damaged documents you need to run your charity
-  Dishonesty of individual employees or freelancers under your supervision

**Crisis containment cover pays an expert (a PR firm, for example) to limit the impact of negative publicity about your charity.**

## Employers' liability insurance

It's likely that your charity needs an extra pair of hands now and then.

Maybe it's someone to dish out the biscuits at a coffee morning. Or perhaps an assistant bucket-shaker or two at a fun-run.

Nothing wrong with that is there? Well, possibly, yes there is.

If a volunteer gets injured or ill while helping you, and it's your charity's fault, you're liable. If they sue for damages, you're liable for their compensation too.

This is because the Health and Safety Executive classes volunteers as employees. Even if they're unpaid, temporary, part-time, or simply helping out. And because they're classed as employees, their health, safety and welfare is your legal responsibility.

To the average small charity that's an unwanted responsibility – but it doesn't mean it's an unmanageable one. The answer is **employers' liability insurance** and every UK charity with employees (and volunteers) needs it.

There's one more detail: it's compulsory, so trying a shortcut here isn't a great idea. You could face a **£2,500 fine** for every day you don't have insurance when you should.



### Essentials package add-on:

Employers' liability insurance  
£10m cover

#### You're covered for:

- ✔ Bodily injury claims against your charity by its employees, volunteers, and helpers
- ✔ Defence costs for further criminal prosecutions against you following a claim
- ✔ Court attendance as a witness in connection to an employee's or volunteer's claim

Also included is free access to **BusinessHR**, an online resource of HR documents, templates and advice.

# Contents and equipment insurance

Investing hard-won donations in equipment and other bits and pieces to keep your small charity functioning is, of course, absolutely necessary.

Having it stolen, broken, burned, soaked, or otherwise ruined or lost, however, has the potential to cause all sorts of problems. Aside from the obvious expense of replacing or fixing what's missing or broken, you'll be wrestling with the inconvenience factor. You might find you can't continue offering the level of support you need to. Or you might have to postpone events, potentially reducing the amount of donations you'll get.

**Contents and equipment insurance** covers all your charity's assets, from tables and chairs to computers and other equipment. It can also include the things you take out and about (like a laptop). What's more, this particular policy is 'all risks' which, as the name suggests, means your property is covered in all reasonable circumstances (theft, fire, flood, accidents).

If where you run your charity from is damaged (by fire or flood, say) or otherwise made unavailable, **business interruption insurance** pays to temporarily set you up elsewhere. It covers the cost of moving, hiring extra equipment, and any extra rent you might have to pay.



CharityGuard

## Essentials package add-on:

Contents and equipment insurance  
£2,500 cover

Business interruption insurance  
£2,500 cover

## You're covered for:

-  Loss, theft or accidental damage of your charity's property
-  Damage caused by fire, flood, storm or user error
-  Theft or loss of money held on behalf of your charity



# CharityGuard

Essentials package

Quote & buy online in real time	
Interest-free Direct Debit	
No admin fees	
Online chat	
Plain English documents	
No call centre	
Cover from	<p><b>£6.96 a month</b></p> <p>Includes</p> <ul style="list-style-type: none"><li>Public liability</li><li>Trustees' indemnity</li><li>Professional indemnity</li><li>Crisis containment</li></ul>



**99%**





**CharityGuard**

Essentials package

**Sensible,  
low-cost, insurance  
packages for small  
and micro charities.**

**Quote and buy online, at  
[policybee.co.uk/mycharityguard](http://policybee.co.uk/mycharityguard)  
or call a friendly expert on  
**0345 222 5399.****