

"Give me some examples of claims a charity like mine could face."

The charitable wing of a local sports club is set up to raise money to teach kids with disabilities. Sadly the club runs into financial trouble. Faced with closure, the trustees hand over a large sum of money to keep it afloat.

Eventually the Charity Commission gets wind of this and launches a formal investigation. It finds the trustees liable because they used charity money for the larger sports club. Rather than for charitable means.

**Claim made for breach of trust**

**Insurer settled: £52,000**

**What you'd need:**

**Trustees' liability insurance**

A small charity, set up to rehome unwanted animals, hires a room in a manor hall to host a coffee morning to raise money.

During the event an antique table top is badly scratched. The owners of the manor house claim against the charity.

**Claim made for property damage**

**Insurer settled: £2,700**

**What you'd need:**

**Public liability insurance**

The tenant in an apartment run by a housing association is seriously attacked by another tenant. The victim successfully sues the housing association, as they didn't carry out a full check of the attacker's background.

**Claim made for criminal assault**

**Insurer settled: £7,000**

**What you'd need:**

**Professional indemnity insurance**

The members of a charitable trust organise a bring and buy sale on a school playing field to raise money for a local hospice. During the day it rains. A lady slips over and badly hurts her back, taking 3 months to fully recover.

She launches a claim, successfully arguing that signs should've been put out to warn that grass can be slippery when wet (yes, this really happened).

**Claim made for personal injury**

**Insurer settled: £900**

**What you'd need:**

**Public liability insurance**