

# Charities and community groups insurance.

## Background

We know from our experience of insuring the 'not-for-profit' sector that it is often difficult to arrange meaningful and cost effective insurance for small charities and community groups.

Whilst there are a variety of causes and interests, each group's trustees, committee members or management team have a responsibility not only to those who use their services, but also to their volunteers and employees.

Additionally, there is a need to comply with legal and regulatory requirements and to protect the assets of the group.

## Scope of cover

Based on the social welfare policy, we have developed a specific charities and community group policy that incorporates the core sections of cover, with flexibility to choose levels of indemnity and sums insured:

### **Responsibility to third parties**

- Public and products liability
- Professional liability
- Management liability (executive liability)
- Entity defence
- Cyber and data risks

### **Responsibility as an employer**

- Employers liability
- Personal accident

### **Protection of assets**

- Property damage
- Business interruption
- Portable equipment
- Money and personal assault
- Fidelity

## Purchase options

The following sections of cover can be purchased individually\* or as a package to build a bespoke product to suit the needs of each organisation:

### 1. Liabilities

Public and products liability

Employers liability

### 2. Professional and management risks

Professional liability

Management liability (executive liability)

Entity defence

### 3. Property

Property damage

Business interruption

Portable equipment

Personal accident

Money and personal assault

### 4. Fidelity\*

Fidelity

### 5. Cyber and data risks

Data loss

Data liability

Cyber loss

Cyber liability

Network interruption

\*Fidelity can only be purchased with at least one other section.

## Policyholder services

Markel offer a range of exclusive benefits and services for policyholders, providing practical advice and professional help from industry experts:

- PR crisis management  
(available with public and products liability, professional and management liability and entity defence)
- Cyber risks helpline  
(available with cyber and data risks)

Please refer to the Markel website for further information on policyholder services.