

# Protect your organisation today and secure your tomorrow

The insurance partner that truly understands the not-for-profit sector



# We understand that running a cultural trust, charity or any not-for-profit organisation can be challenging – yet ultimately rewarding



The results that you help deliver to your members, clients and communities are priceless. That's why insuring your organisation is so vital, whatever your size or scope – to safeguard the role you play.

Beyond that, your insurance requirements will depend on your particular needs. And that's where our unique expertise in the third sector comes in.

## A bespoke approach

Whether you're a small community charity or a large trust, we know that choosing the right cover to suit your requirements is crucial.

Our team of experts take the time to understand what your organisation is all about – and then an approach that protects you from potential risks.

By being your long-term insurance partner, we can build a mutually beneficial relationship. We'll anticipate and respond to changes in your organisation's needs and requirements.

**Because working with us should always be easy and rewarding.**

# Our ground-breaking legacy

## Over half a century of insurance innovation

Founded in 1965, Endsleigh was established to champion affordable insurance designed for students, when others wouldn't.

30 years ago we evolved and started working closely with not-for-profit organisations.

Since then, we have supported over **3,000 third sector organisations** across the UK.

It's all part of our proud heritage of providing affordable cover at the right levels, alongside expert advice and excellent service.

We continue to work closely with the not-for-profit sector to create and refine protection products that truly benefit individual organisations.

## People to Places

*"As a small community transport organisation, insurance is one of our biggest costs over the year. It's vital we are happy that our insurance arrangements provide value for money, with an organisation that appreciates who we are and what we do. Endsleigh are great, their staff are very engaged with us, and they're knowledgeable and responsive. I'm very happy to have our minibus fleet insurance and all the other insurances we require as a small charity handled by their specialist team."*

**Peter Haley, CEO, People to Places**  
(CTA Member)





# Why work with us?



As part of Howden, the world’s largest independent retail broker network, we have access to some of the best insurers in the UK. As a result, we can better serve our clients, people, and partners through enhanced capabilities and capacity, including:

- Insurance specialism, and wider access to up-to-the-minute thinking on **risk management trends**
- We deliver **expert consultation** and advice on your non-for-profit insurance requirements through a dedicated client executive
- We operate with **market-leading** insurers with a proven track record in this sector
- We understand particular needs within third sector organisations, including **risk management evaluation**

# Across the board

## Expertise developed with a diverse client base

### Charities and social enterprises

With over 30 years’ experience working with charities of all sizes, we understand that the wide ranging and often complex needs of charities require a particular duty of care to ensure your organisation is adequately insured.

That’s why our charity insurance team can provide specialist tailored products backed with expert support and advice for your charity, community centre or social enterprise.

We deliver specific advice and bespoke insurance arrangements to a wide range of organisations including care homes/respite, hospices, drug/alcohol rehabilitation, community housing, community centres, nurseries, vulnerable persons programmes and community transport to name a few.

Since 2011 we have been partnered with the Locality and their dynamic national network of local community organisations, who share a belief in the power of community to create a fairer society.

### Charity shops

To safeguard staff members, volunteers, buildings, used stock, and other assets, we make sure that charity shops have the appropriate level of protection.

In response to the evolving needs of charity shops, we have designed a flexible and comprehensive charity shop insurance policy.

With our services, we provide stock insurance for new and used items, public liability insurance tailored to the needs of charity retailers, access to best UK’s insurers, and a clear service promise that allows our customers to make decisions about their policy as they need them.

### Food bank insurance

We help food banks protect their establishments against a whole range of risks, including building and contents, as well as liability covers and subsidence.

### Village hall insurance

We offer protection for your staff, volunteers, buildings and contents through two exclusive schemes.



*“Locality has been working in partnership with Endsleigh for over 10 years. We value their experience and dynamic response to the diverse and often changing needs of the community sector. Endsleigh provide advice via a team who build rapport with our members, make time to understand their challenges, and find solutions together.”*

**Rosy Hearn, Membership Manager**





## Sports and leisure organisations

We work closely with national governing bodies (NGBs) and sports associations, providing advice, guidance and coverage specifically tailored to meet their requirements.

Whether it is team or individual sports, disability sports, racket sports or ball sports, we have extensive experience in arranging insurance solutions that are tailored to each organisation's needs and risks.

**The key benefits delivered include:**

- Online health and safety portal
- Risk management (including staff training)
- Access to support resources, including articles on business interruption and cyber insurance

## Leisure and cultural trust sector

More than 50 trusts in the leisure sector have entrusted us with their insurance needs since 2008.

**During this time we have:**

- Understood the division of responsibilities between trusts and their local authorities
- Shared claims trends to help trusts with risk reduction
- Provided risk management programmes ranging from risk assessments to workshops
- Held regular review meetings
- Developed tailored insurance programmes
- Provided personal account management strategy



## Tailored cover to suit your needs

Endsleigh have been the recommended insurance provider to Community Transport Association (CTA) members since 2019, supporting with their insurance needs to ensure they have the right cover now and in the future.



## What working with Endsleigh has meant for CTA members

- We save members' money on their insurance for both fleet and combined liability
- Our no admin fees promise
- Access to our UK-wide breakdown service and portal with competitive rates of cover 24/7/365 wheelchair accessible emergency response
- Cutting costs for members with laid-up cover
- We regularly share updates on risk management best practice
- We provide a dedicated service to individual CTA members across the UK and Northern Ireland
- Our experienced motor panel provides for all CTA insurance requirements eg self-drive hire



We are proud partners of Help for Heroes. We dedicate time and effort to truly understand our partner's needs, no matter how complex, and we work together to find the best solutions.

*"I have been so impressed with Endsleigh since we moved to them at the start of 2020. From their initial tender they have sought to understand the complex needs of the charity and how we support our beneficiaries. The service we have received has been outstanding and the transition was so easy. They constantly look for ways to add value and, combined with a significant saving in our annual premium, they are a great business partner."*

**Lucille Street, Head of Risk and Compliance, Help for Heroes**



Our many years of experience and ability to provide tailored insurance have earned us the trust of important charitable organisations.

Locality which supports 1,600 community focused organisations has been our long standing partner since 2011 and depends on us and our sector knowledge to provide advice and insurance solutions to meet their members' demands and needs.



# Our team is here to help

The not-for-profit sector is all about people.

We understand there's no substitute for personal experience and expert knowledge in delivering effective insurance solutions.

We don't believe that large, centralised telephone operations can provide the service benefits we offer. That's why we have a specialist team, named contacts and direct phone numbers. Our focus is on providing you with expert advice and building a relationship of trust for the long term.

Our team of experienced insurance brokers not only understand the technical side of insurance, but also the activities and risks that so many not-for-profit organisations deal with each day.

The team remain committed to high levels of personal service and explain the sometimes complex areas of insurance in a clear and concise manner.



# More reasons to choose Endsleigh...

-  **Expert advice**  
Our qualified team will provide you with an overview of the products that are suitable for the needs of your organisation
-  **Advice-led solutions**  
Insurances tailored to your needs with up to date advice on new or emerging risks
-  **Market leaders**  
Working with market-leading insurers specialising in competitive coverage for not-for-profits
-  **Regular reviews**  
Annual reviews to ensure your coverage stays up to date



# Cover summary

## Public and products liability insurance

Protects your organisation's legal liability to third parties for death, bodily injury or damage to their property by providing coverage for the legal expenses and potential compensation awards associated with such claims.

This can often be extended to cover additional risks such as medical malpractice, abuse and hirer’s liability.

## Employers’ liability insurance

If your organisation has employees, employers' liability is a legal requirement. The minimum level of cover required by law is £5 million.

Without this policy you may face large fines, reputational damage and uninsured claims. Coverage provides indemnity in respect of your legal liability to pay damages for death, illness, injury or disease to employees arising out of the course of their employment.

Coverage may also extend to cover volunteers, people on work experience, non-executive directors and trustees.

## Buildings, contents, equipment and stock insurance (asset insurance)

We are able to cover your assets such as buildings, contents, fixtures/fittings, tenant improvements, stock and any other equipment which is essential for your organisation to run.

Cover can include fire, flood, theft, accidental damage, malicious damage and a number of other perils as well as insurance for portable items used outside the place of business.

## Management liability insurance

Management liability (also known as directors and officers liability and trustees indemnity depending on your type of organisation) protects the personal liability of individuals in positions of authority if a claim is made against them for committing a wrongful act, including breach of trust/duty and breach of health and safety.

Without this cover, individuals can be held personally liable to the full extent of their wealth or assets. Often these policies can be extended to include claims made against the organisation as well as an individual.

## Cyber insurance

Cyber and data risk insurance, also known as cyber liability insurance, will be there to assist and protect your organisation if it experiences a data breach, malicious cyber hack and many other types of threats to your data security.

Statistics show that cyber crime is on the increase in the UK with specialist organised crime groups targeting a wide variety of organisations, including charities. Your organisation could be severely affected if your data or network is compromised.

Cyber liability cover is designed to support and protect you, providing effective cover against the costs associated with a data breach such as IT forensics, loss of income and third party liability. It will also provide access to specialist legal advice and expertise to help minimise any damage.





**Business interruption insurance**

Provides cover for your organisation if you are unable to continue operating as a result of an insured peril i.e. fire, flood or a storm. This insurance covers the loss of revenue and additional costs incurred following physical damage to your property.

This is an important area of cover that can often be miscalculated and could have a detrimental impact on your ability to continue operating when such disasters strike.

**Legal expenses insurance**

Access to legal assistance including employment disputes, contract disputes, charity commission investigations and tax protection. A legal helpline is also included to provide expert support and advice.

**Business travel insurance**

We provide a wide range of cover for business trips, including emergency medical expenses, repatriation, cancellation, delay, personal liability and loss of money. A 24-hour emergency helpline offers total support and reassurance.

**Group personal accident**

This provides valuable protection for your organisation and employees – protecting against injury, disability or death as the result of an accident. The benefits paid under the policy can be tailored to your needs.



**Life and health insurance options**

As part of our wider insurance solutions, we’re also able to provide a range of life and health insurance cover options for your employees, through Assured Futures, another member of the A-Plan Group.

**Group income protection**

Group income protection provides long term salary replacement in the event of sickness or injury and can be arranged to pay for periods of two, three and five years, with cover even available until retirement.

In addition to providing financial support, the policy can also provide early intervention and rehabilitation support to help your employee return to work as soon as possible.

**Group critical illness**

Financial support for your employees’ loved ones when they need it most. Policies can provide a tax free lump sum to the employees’ family in the event of death.

**Group private medical insurance**

Your people are a major part of your continued success. A comprehensive PMI policy will cover your employees if they become ill or injured whilst employed by your company. The policy can pay for treatment privately, help them return to work faster and can be a valued benefit for employees.

**Health cash plan**

This simple policy allows your employees to claim back their day to day healthcare expenses. Cover can include cashback on dental work, eye tests, prescriptions, physiotherapy and other therapies. Treatment is paid for upfront by the employee and then claimed back from their insurer.

**Key person cover**

Every business will have people that are ‘key’ to the running of it: employees with valuable and unique technical expertise; or those who hold strong relationships with clients CEOs and directors. Key person cover can help protect the business against financial liabilities resulting from the death or serious illness of their key employees.



# Exceptional choice



## Our insurance partners

We hold long standing and significant accounts with most major insurers and have developed close working relationships with them.

This ensures that we can deliver an exceptional service at highly competitive rates.




Our expertise and experience in the not-for-profit sector provides comfort to insurers that we understand the risks involved in the market – which means we can cover a diverse and broad range of risks across many sectors.

In many instances, we have the authority to make decisions ourselves without referring back to the insurer – so we can quickly respond to enquiries.

# Our customer promises:

You will receive an efficient and straightforward customer experience that is tailored to your insurance needs. Partnering with our customers and our insurer partners allows us to meet all your insurance needs by offering a wide choice of innovative products and services.

## Our customer promises are:

-  Understanding your insurance needs; we are specialists with deep sector and insurance knowledge.
-  Being here when you need it most; we match our service to your preference, be that face-to-face, by phone, or email.
-  Helping you navigate your insurance: we communicate simply, clearly, concisely, and on time.

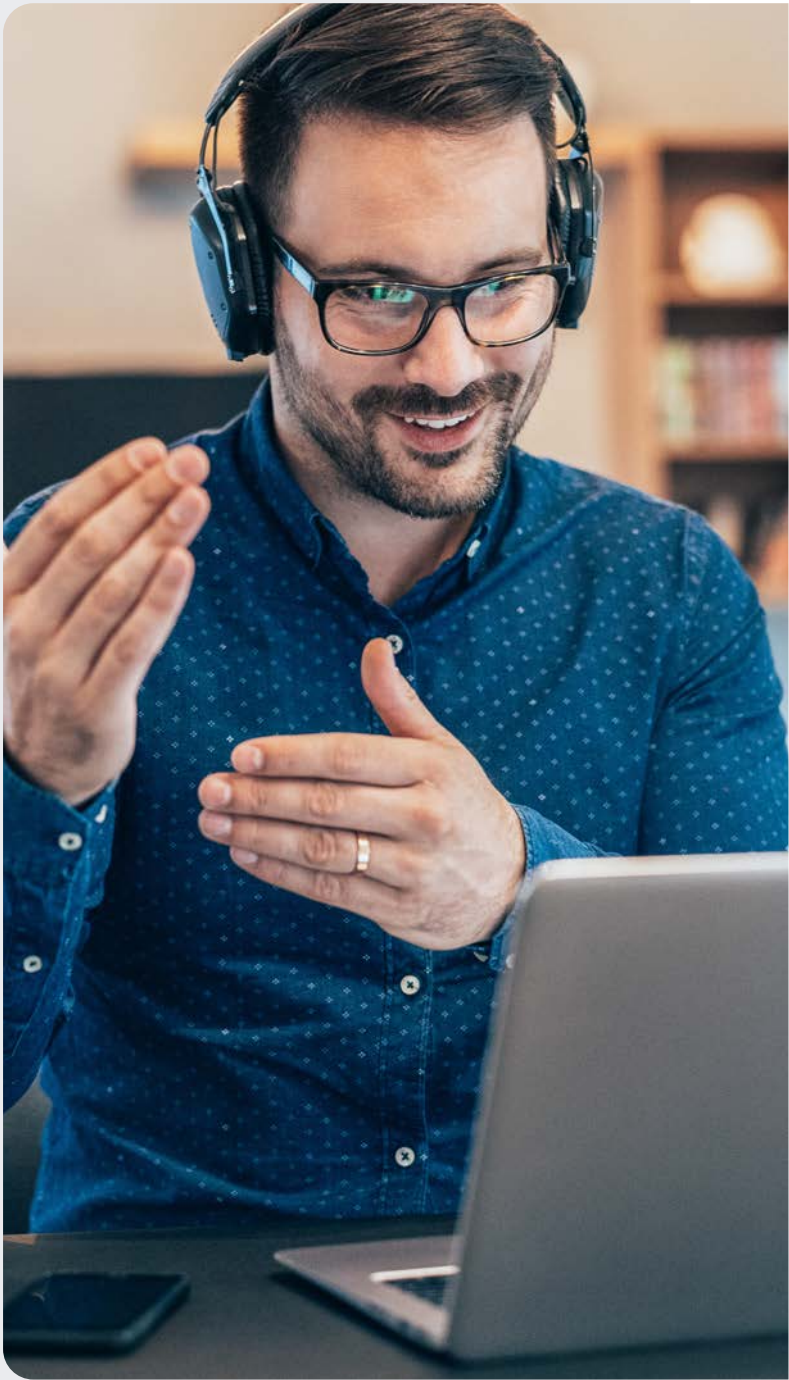


# Simple and stress-free

## Making a claim

We realise that making a claim can be a stressful activity, especially when you're also running your organisation.

To make everything as seamless and straightforward as possible, we offer a fully managed claims service with our insurance partners. Then we work closely with them to make sure the whole process is easy and efficient – from the moment you notify us about the claim through to the final decision and settlement.



# More reasons to choose Endsleigh

Having an insurance partner who understands your needs is essential in providing the right cover.

## Our service promise

We work to the following Service Level Agreement for enquiry handling, offering exceptionally fast solutions to your routine insurance needs as they happen.

- 1 One working day promise**  
Urgent queries including immediate cover requests, new claims notifications, information requests on liability claims.
- 5 Five working days promise**  
Non-urgent queries where an activity or risk is not changing immediately (such as document provision, claims updates and forthcoming cover requests).

## Account management and development

Few things stand still in running any organisation – so we commit to review, revise and develop your insurance solution over the term of our appointment to ensure you stay fully protected and can demonstrate fit-for-purpose insurance at all times.

**Ad-hoc and routine visits**  
We're happy to visit and meet with you as required during your insured period with us.

**Annual review**  
Your Endsleigh client executive and commercial manager will review your cover with planned changes as required.



*“During our 30 years in service to the third sector, we've learned how important it is for customers to work with an insurer that anticipates their needs, gives sound advice, and offers a personalised approach. We work continuously to enhance our insurance solutions so that we can meet the ever-changing needs of not-for-profits and charities. In an increasingly competitive market, we are known for our outstanding customer service and willingness to understand our clients' unique needs – by doing so, we are able to thrive and continue to create value for this sector.”*

**Phil Garner, Business Development Director Not-for-Profit**



# Get in touch

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