



Leisure & Cultural trust specialists



Part of **HOWDEN**

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 tailor 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.



THE NELSON TRUST

“We rely heavily on supplier relationships with a track record of cultural trust, reliability and integrity. Endsleigh has been an outstanding supplier in this respect: responding swiftly, competently and in ways that demonstrate they understand precisely our requirements.”

John Trolan, Chief Executive, The Nelson Trust

Our ground-breaking legacy

Over half a century of insurance innovation

Founded in 1965, Endsleigh was established by National Union of Students 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.

This continues today with the on-going support we deliver to **over 3,000 third sector organisations** throughout 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. So it's vital that we are happy with our insurance arrangements that's value for money and 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?

Endsleigh is now part of the largest specialist distribution groups in the UK following Howden's acquisition of A-Plan Group in April 2021. The combined business is one of the largest UK brokers, and the largest independent broking house. This gives Endsleigh increased capability to deliver value to its clients, people and partners through enhanced capability and capacity provision including;

- Insurance specialisms, and wider access to up-to-the-minute thinking on **risk management trends**
- We operate with **market leading** insurers with a proven track record in this sector
- Complex risk and case management
- We understand the particular needs within third-sector organisations, including **risk management evaluation**
- Buying power, accessing the whole AA-rated market
- Global licencing arrangements
- We deliver **expert consultation** and advice on your non-for-profit insurance requirements through a dedicated account executive
- We provide **specialist insurance solutions**



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 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. Our long standing experience in this sector allows us to engage with specialist insurers who offer competitively priced packages just for charity and not-for-profit organisations.

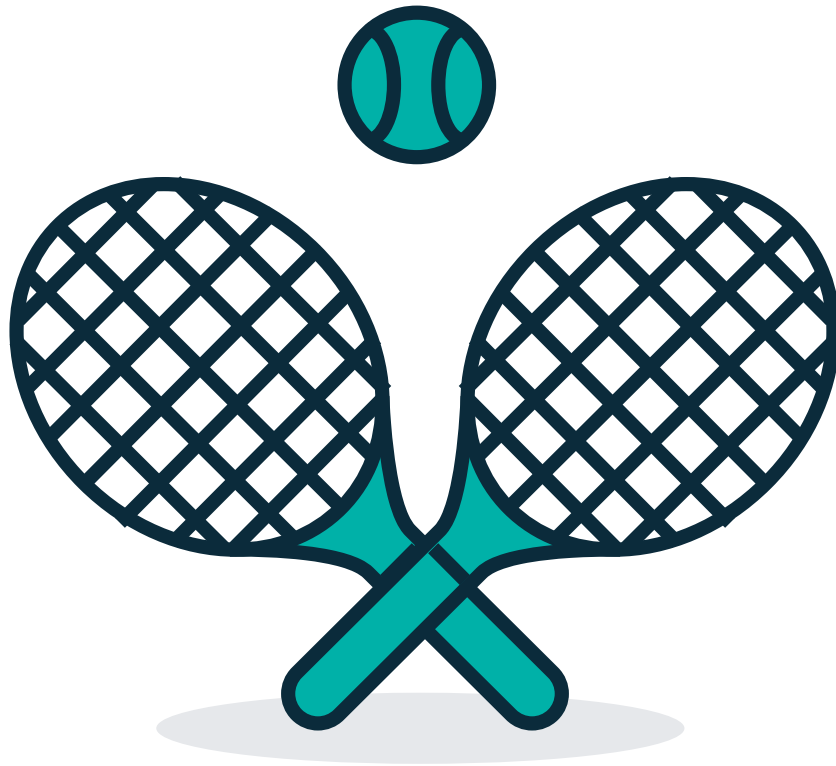
We deliver specific advice and bespoke insurance arrangements to a wide range of organisations including care homes/respite, hospices, drug/alcohol rehabilitation, community housing, community centres, nurseries, vulnerable person's programmes and community transport to name a few.

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

"We've been working with Endsleigh since 2011 and remain impressed with their knowledge of the sector and their ability to tailor support to fit the diverse needs of our members. Like us, they recognise the importance of excellent customer service and value of finding solutions together."

Dawn McNish, Head Of Business Development, Locality





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 a team or individual sport, disability sport, racket sport or ball sport, we have extensive experience in arranging insurance solutions.

We also understand that risks and requirements vary and the importance of ensuring that there is the right cover in place for the organisations concerned.

Community Leisure UK

We're a major partner of Community Leisure UK (CLUK), working with them since 2008 to build strong relationships through their national and regional networks in England, Scotland and Wales.

The key benefits delivered include:

- **Over £1 million of savings in premiums for its members since 2017**
- **Online health and safety portal**
- **Risk management (including staff training)**
- **Access to support resources, including articles on business interruption and cyber insurance**
- **39% of reported claims have been successfully defended by Endsleigh/ Insurers with no payments made, a total of £1,893,281 saved in claims costs**
- **By utilising our close relationship with NUS, Endsleigh are able to really understand students and their needs, the future of our leisure and cultural trust generation!**



Leisure and Cultural Trust Sector

We understand the unique nature of the leisure sector and since 2008 have offered insurance solutions to over 50 leisure trusts.

During this time we have:

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



"Endsleigh is one of Community Leisure UK's oldest supporters and business partners, providing good value for many of our members.

In the area of insurance, where it is vital to be well advised and assured, Endsleigh's expertise, combined with their knowledge of our sector, makes an excellent fit with the needs of our charitable trusts".

Kirsty Cumming, Chief Executive, Community Leisure UK

Tailored cover to suit your needs.

We work with a wide range of market leading insurers to provide the right products for each and every one of our not-for-profit customers. Our team tailor insurance packages that best suit your organisation's needs, examples of this support are illustrated below.

Endsleigh have been the recommended insurance provider to CTA (Community Transport Association) 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 Fee'** 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**
- ✓ Our **quick response to COVID-19** and support for the national effort
- ✓ 24/7/365 **wheelchair accessible** emergency response



cta

community transport
association

"We chose to work with Endsleigh because their biggest priority is the relationship with each client. Endsleigh are more than insurance brokers - they advocate for our sector by making the insurance market work for Community Transport of all shapes and sizes. They've secured more competitive deals with a wider range of insurance providers, developed a new comprehensive breakdown support offer that won't leave you stuck in the middle of a run, and their immediate pivot to save members money and demystify insurance during COVID has been outstanding. This is all business as usual for Endsleigh, but it's meant the world to us. Our members have been impressed each and every time they've spoken to them and we're so proud to work with an organisation that shares our social values."

**Bill Freeman, CEO,
Community Transport Association**



HELP for HEROES

We are proud partners of Help for Heroes. We dedicate time and effort to truly understand our partner's needs, no matter how complex; working 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**



Due to many years of experience and tailored insurance provision, we work with other charitable organisations who rely on our expertise to protect their members. Locality, who we have been working with since 2011, who support over 1,200 community focussed organisations depend on us and our sector knowledge to provide advice and insurance solutions to meet their demands and needs.



We work closely with Charity Finance Group who is the charity that inspires a financially confident, dynamic and trustworthy charity sector. They do this by championing best practice, nurturing leadership and influencing policy makers.

"My experience of working with Endsleigh has been extremely good. They managed to save us over £4,000 from our renewal with a greater level of cover. I dealt with Ben Harris and found the insurance process straight forward and the advice has been really clear and helpful."

**Andy Petrie, Chief Executive,
Local Services 2 You**

Meet your new team – we're 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.



"I've been delighted with the fantastic service from Endsleigh. We have quite a complex insurance policy but the advice we received throughout the process of switching providers has been outstanding. They really understood our needs as a voluntary organisation and responded accordingly. The result has been big savings on our insurance premiums and customer service way beyond anything received previously. Meeting Endsleigh was a blessing."

**Stuart Drummond, Manager,
Hartlepool NDC Trust**

Why partner with Endsleigh



01

Expert advice

Our qualified team will provide you with an overview of the products available to you

02

Advice led solutions

Insurances tailored to your needs with up to date advice on new or emerging risks

03

Market-leaders

Working with market-leading insurers specialising in competitive coverage for not-for-profits

04

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.



acevo
Premium
partner

The UK's largest network for charity and social enterprise leaders. For nearly 30 years, ACEVO have provided support, development and an inspiring, collective campaigning voice for their members across the UK, the leaders of small community based groups, ambitious medium-sized organisations, and well known, well-loved national and international not for profits.

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 solution, 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 life/death in service

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 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 2, 3 and 5 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

Group critical illness cover pays a tax-free lump sum directly to an employee should they be diagnosed with a critical illness. This provides a much-needed financial safety net to help support employees get back on their feet.

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.



"We invited Endsleigh to join the process and within in a matter of weeks Endsleigh saved the Trust nearly 50% of its insurance bill for exactly the same level of cover and with some additional cover added such as cyber cover.

We happily agreed a three year deal, in a time of ensuring every penny counts our switch to Endsleigh was financially advantageous and the rest of the Endsleigh team has been superb."

Gerard Vinton, CEO, Burnley Leisure

Simple and stress-free

Making a claim

Of course, we realise that making a claim can be a stressful time, especially when you're also running your organisation.

So we make everything as seamless and straightforward as possible by offering a fully managed claims service with our insurance partners. Then we work closely with them to make sure the whole no-fuss process is easy and efficient – from the moment you notify about the claim through to the final decision and settlement.

It's just the way insurance should be.



More reasons to choose Endsleigh

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

Through us, you'll gain access to expert advice from our team of professional account managers. They're available to give you valuable advice to help you make the best decision about your insurance requirements.

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 working day promise

Urgent queries including immediate cover requests, new claims notifications, information requests on liability claims.

5 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 account manager and commercial manager will review your cover with planned changes as required.



“Our customers have always been at the heart of everything we do in the third sector. I am proud and continue to be inspired by the team’s dedication to offer a first class service to our customers. Our approach is consultative and this enables us to fully understand our customers’ needs to ensure we provide the right insurance advice.”

Martin Taylor, Head of Commercial, Endsleigh Insurance

Let's get started

Discover how we can support the bespoke insurance needs of your not-for-profit organisation by contacting us today.

Call us on **0333 234 1358** or visit our website at
www.endsleigh.co.uk



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