



Not-for-profit specialists

The approved insurance
provider for the Community
Transport Association



Protecting the interests of your organisation today and tomorrow

We understand that delivering to your communities can be challenging - yet ultimately rewarding.

The results that you help deliver to your members, service users and communities are priceless. That's why insuring your organisation is 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 or large community transport organisation or anything inbetween, we know 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 trusted CTA insurance partner, we can build a mutually beneficial relationship.

Working with us will be easy and rewarding, we'll anticipate and respond to changes in your organisation's needs and requirements.



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 with them and we're so proud to work with an organisation that shares our social values. ”

Anneessa Mahmood, Director of Member Services,
Community Transport Association



“ 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. ”

Jo Williams, Membership Manager, Locality

Why work with us?

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.

- Expert consultation and advice on your not-for-profit insurance requirements
- Experts in building bespoke member schemes
- Over 30 years' experience of providing insurance for the charity, voluntary and sports sectors
- Building meaningful and long-term relationships with our customers is important to us. On average, over 94% of our clients choose to stay with us
- We provide specialised insurance solutions to national governing bodies and the sports association sector
- We work with market leading insurers with a proven track record in this sector
- We understand the particular needs of third sector organisations, and offer additional services such as safeguarding, health and safety and risk management evaluation

A partnership you can rely on

Passing on the benefits of our insurance partnerships.

We hold large, longstanding accounts with most major insurers and we've developed close working relationships with all of them. Our expertise and experience means insurers want to quote and cover a diverse and broad range of risks across many sectors with us.

Our strong partnerships within the not-for-profit sector provides comfort to insurers that we understand the market – which means we can cover a wide range of risks across many sectors. In many instances we have the authority to make decisions on your risks and cover ourselves so we can respond more quickly to enquiries.

The strength of our relationships means we're able to deliver first class service standards and highly competitive rates to our customers that you may not get elsewhere.



“As a Community Transport Operation we offer Dial-A-Ride as one of many services and our insurance needs can sometimes be a little complex.

Ben Harris from Endsleigh gave me all of the time I needed to explain our operation and discuss different options available as well as some time to talk about current events and for me to get to know him on a more personal level. This conversation makes such a difference and this has resulted in us taking our bus, office and liability insurance policies with Endsleigh.

Having dealt with other insurance companies over the last few years I know how difficult it can sometimes be to have a reliable contact that can be relied upon to not only set a policy in place but to be there when needed for questions or adjustments that might be necessary.

Ben has already proved that he is on hand for this advice as he has helped make a change to our policy since it was agreed a month or two ago. I would recommend this company if you want a friendly and professional company to assist with all of your insurance needs.

”

Matt Gale, Manager, Buzzer Buses (Dial-A-Ride) Ltd





Whatever happens, you're covered

At Endsleigh we understand the valuable services you provide, so we offer proactive solutions to ensure you are looked after and can remain focused on what you do best. We can advise upon and arrange a number of products for Community Transport Association members, including:

Motor minibus or fleet insurance

Community minibus and transport insurance

Whether it is a motor accident and you need to get your vehicle back on the road or protection against claims from injured third parties, we provide comprehensive cover to ensure you and your community are protected. We can also provide cover for modified vehicles, such as vehicles that have wheelchair ramps or tail lifts.

Laid up insurance

If you have to declare your vehicles off-road, the motor insurers we work with have agreed to provide cover for CTA members' vehicles for fire and theft at a reduced rate.

Self drive hire and reward

We choose insurers who understand the community transport sector, which means we can insure vehicles driven under Section 19 (10B in NI) and Section 22 permits. We cover self-drive hire, whether you or the hirer provides a driver, and also hire and reward. If you loan vehicles to other charities, not-for-profits or voluntary and community groups, just speak to our expert team and we can help with that too.

Breakdown cover

Endsleigh have teamed up with Hadleigh Breakdown through our All Broker Services portal - a great addition to our 'one stop' service, providing highly competitive cover for CTA members across the UK, including Northern Ireland. Their in-house control centre can arrange urgent assistance using their network of local specialists. Cover does extend to wheelchair accessible recovery.

Combined liability (office insurance)

Employers' liability insurance

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

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by law is £5 million. Without this policy you may face large fines, reputational damage and uninsured claims. Cover 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. Cover extends to volunteers, people on work experience, non-executive directors and trustees.

Professional indemnity/financial loss insurance

Working as a professional, your expertise is your business and offering your services, knowledge and advice runs its own unique set of risks. Being fully covered should you find yourself in the position of having your work or advice questioned is important. That's why we work with insurers who can help you to cover the costs of potential compensation claims, legal costs and expenses required to defend yourself in court as well as loss of income from days spent in court.

Trustee indemnity

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.

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 cover 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.

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.

More reasons to choose Endsleigh

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

As the trusted CTA insurance partner, 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.

One working day promise

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

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.

Annual review

Your Endsleigh account manager will review your cover and make the necessary changes required for the coming year. Whilst also carrying out a fair analysis of the market. Comparing from a large range of CTA insurers in terms of cover, price, quality of service, claims and other relevant features.

Risk management support

We see a number of unique risks within individual organisations. To help improve awareness and prevent future claims, we offer engagement with customer members through newsletters, Q&A's and seminars.

Additional services

Delivery of industry articles on relevant topics, including business interruption and cyber insurance. We have also developed other additional services which include an online health and safety portal.



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



Let's get started

Discover how we can recognise and support the bespoke insurance needs of your organisation by contacting our CTA insurance team today.

Call us on **0333 234 1146**

Or email us at **ctainsurance@endsleigh.co.uk**



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