



Part of **HOWDEN**

## Your leisure facility insurance and risk management partner

Ensuring your property, employees, business reputation,  
and the public are protected.



## Keeping your leisure organisation safe

We understand the challenges leisure organisations face: the importance of keeping members of the public safe and the minefield of managing your risks. Whether you have single or multiple leisure locations, we can support you with protecting your property, your employees, and your members.

With our breadth of experience, we can guide you through these complexities and ensure you have the right cover in place for your leisure trust.

### Why choose Endsleigh?

As part of Howden, the world's global insurance group, we offer enhanced capability of insurance specialisms and complex risk management expertise. We have more than 30 years' experience providing solutions for leisure trusts, charities, and not-for-profit organisations and partner with community-based associations such as Locality and ukactive.

Many of our solutions go beyond the traditional broking model, providing a holistic approach to support you in effectively managing your risks, liabilities, health and safety responsibilities, and cyber security.

#### Here when you need us

As part of your relationship with us, you will have an experienced client executive who will provide end-to-end support. Whether it's on the phone or in person, we're here when you need us.

#### A seamless experience

A robust claims support journey begins from initial claim submission through to reimbursement, which at times can be complex and time consuming; this is why we have developed a clear and simple claims management approach for leisure trusts and other leisure organisations.

Working closely with our insurers and partners, we communicate with you throughout the claims management journey, ensuring simple claims can be settled swiftly and efficiently.

#### We're always improving and evolving

Through our annual Rewarding Industries reports, we regularly review emerging trends and challenges faced by the sector so we can continue to develop and enhance our offerings to meet the evolving needs of leisure organisations.

## Commercial insurance

It's not just the bricks and mortar of your buildings that need protecting, there's a diverse range of responsibilities to be considered, from cyber risk to ensuring your employees, members, and your leisure organisation's reputation is secure.



### Public liability

Covers your leisure organisation against claims of legal liability by third parties, including visitors, in the event of damage to their property, injury or death. Legal costs incurred in defending or settling such claims are included.

### Employer's liability

Protects your organisation against claims of legal liability by employees, including volunteers and work experience trainees, who suffer work-related illness or injury. Cover includes the legal costs incurred in defending or settling such claims.

### Buildings and contents

Ensure buildings and contents are protected. Cover can be extended to include accidental damage and subsidence. Contents insurance can be provided for items such as audio-visual equipment, computers, office machinery, stock, general fittings, fine art, and sports equipment for all risks including accidental damage.

### Directors and officers' insurance

Without this cover, partners, directors, and officers who may commit a wrongful act, including breach of trust/duty, breach of care, misappropriation of funds and breach of health and safety, 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 trust as well as an individual.

### Business interruption

Imagine being unable to continue operating due to a fire, or damage caused by a storm. Business interruption covers the loss of income or additional costs incurred following physical damage to your property.

### Cyber

Sports organisations collect the personal data of customers, employees and volunteers and hold sensitive financial and intellectual property data. A cyberattack can cause significant reputational damage, leading to financial losses and disruption to business operations. Cyber security helps mitigate these risks and covers your organisation against a range of threats and exposures, including cybercrime, data breaches and system interruption.

Your leisure trust will not only be protected against the loss of income and any claims made against it following a data breach, but you will also have access to legal advice and a team of experts to help minimise the damage caused, be it financial or reputational.

### Commercial crime

Protect your leisure organisation against financial losses caused by business-related crime committed by an employee such as theft, fraudulently transferring funds, damage to property or forging signatures on business accounts.

### Motor fleet

Motor fleet insurance covers your vehicles, including occasional business use for employees, who are required to use their own transport for business (vans and agricultural/groundskeeping vehicles).

### Trustee indemnity insurance

The role of a trustee comes with certain responsibilities, exposing those individuals in trustee positions to the risk of being held personally liable should something go wrong. Trustee indemnity insurance is designed to cover the cost of claims where compensation for wrongful acts is made against the insured (for example, negligence or breach of trust).

### Engineering inspection and breakdown

Helps you to keep any machinery and equipment on your leisure premises in full working order, so that it is safe to use. This insurance ensures statutory inspections services are carried out regularly by a competent engineer and safeguards plant, equipment and computers against breakdown and subsequent business interruption (including lifts and pressured vessels).

### Contract works insurance

Insurance designed to cover builders and other trades. It protects against damage by an insured event to work that is underway on site, such as fire, theft, flood or malicious damage (for example, vandalism).

### Legal expenses

Running a business of any type creates a potential exposure to legal actions, and leisure organisations are no different. If you find yourself in need of legal help, legal expenses insurance can help with the cost of legal representation and awards of compensation made against you, or the costs of pursuing a claim against someone else.

# Risk Management

We are an experienced provider of risk management solutions for leisure trusts and facilities and want to support you to become confident that you are managing risk. One of your key responsibilities to employees and members of the public is to protect them from harm. This is achieved by identifying and managing potential risks to welfare in a formalised risk management strategy. Ensuring the environment is a safe space will reduce your financial and reputational exposure and ensure your legal obligations are met. Our service is fully flexible and we can tailor to suit your needs and budget. Our health check is a good starting point.

## How we can help?



### Health check

We can work with you to understand and enhance your safety management systems, to ensure you are managing health and safety, fire safety, and security sufficiently.

Our health check includes:

- In depth health check of your existing risk management strategy for health and safety, fire safety, security risk assessments, and security training
- Help to create, or tailor, health and safety, fire and security policy documents to suit your leisure facility's needs
- Support with health and safety, fire, or security risk assessment documents
- Review of your current insurance arrangements



### Health and safety audit

The audit will provide you with a baseline of where your risk management currently stands. This will help you to understand the areas you are managing sufficiently and where you can improve.

The audit covers:

- Health and safety management such as policies, training, and risk assessments
- Premises and swimming pools statutory duties
- Specific areas such as: gymnasiums, saunas, bowling alleys, fitness suites



### Fire Risk Assessment (FRA)

To help you meet your legal duties under the Regulatory Reform (Fire Safety) Order 2005.

The assessment enables you to be confident that you are:

- Meeting your fire safety and health and safety legislative duty of care
- Reducing the likelihood of incurring an enforcement visit from the local fire safety officer
- Following a plan, do, check, act system to ensure you are continually improving your fire safety culture and performance
- Following specific best practices such as the Ministry of Housing, Communities and Local Government (MHCLG) – fire safety guide and British Standards



### Physical security audit

Our security audit will give you a baseline of where your physical security risk management currently stands. This will help you to understand the areas you are managing sufficiently and where you can improve.

The audit provides a review of potential weaknesses in your buildings' security systems, access control and close circuit television management.

It will ensure you are:

- Meeting your legislative duties of care
- Following a plan, do, check, act system to ensure you are continually improving your security culture and performance



### Competent person

To ensure you comply to legislation, we can act annually as one of your competent persons:

- To fulfil your duty under the management of health and safety at work regulations 1999, regulation 7 - health and safety assistance
- To fulfil your duty under the regulatory reform (fire safety) order 2005, article 18 - safety assistance)

## Some key statistics

### Health and safety

According to HSE statistics, 35.2 million days are lost each year due to workplace injury and work-related injury. The annual costs of work-related injury and new cases of ill health £20.7 billion.\*1

### Fire

The fire and rescue service attended 178,737 accidental and deliberate fires in England in the year ending March 2023 with 259 fire-related fatalities.\*2

\*1 <https://www.hse.gov.uk/statistics/overview.html>

\*2 <http://tinyurl.com/ysds348>

“Endsleigh Insurance has been providing an essential service to the fitness and leisure sector for many years. We are delighted to formally welcome them on board as a Strategic Partner to support the growth and development of our sector and to be able to offer our members bespoke solutions that are more suited to their individual needs.”

**Marianne Boyle**  
Director of Membership and  
Sector Development at ukactive

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“What a stroke of luck it’s been to fall in with Endsleigh. Each person we’ve interacted with has been knowledgeable, helpful and quick, just what we need. We feel very supported as a charity with our varying areas of operation all being looked after confidently. Each year, upon renewal, we receive personal attention and competitive rates enabling us to continue to grow in ways yet unseen knowing that we have the support of Endsleigh on our side.”

**Aimee Wentworth**  
Senior Operations Manager  
BS3 Community Development



## Our commitment to you, our community, and the environment



As part of the Howden family, Endsleigh is committed to delivering value to its customers, people and partners through enhanced capability, insurance specialisms, and wider access to up-to-the-minute thinking on risk management trends, complex risk and case management buying power, accessing the whole AA-rated market global licensing arrangements.

Corporate social responsibility (CSR) sits at the heart of everything we do, it impacts our business, our colleagues, our partners and the local community. From the charities we support, to reducing our environmental impact, our CSR activities help us deliver our strategic aims and create a positive working environment for our people.



# 641

## Charities supported

Through match-funding, volunteering, grants, and more.



# 320

## Fundraising events

Organised by our employees and CSR champions.



# £182k

## Match-funded in 2023

Supporting our people's personal challenges.

# HOWDEN



# £5.6m

## Donated

To charitable partners.



# 38

## Countries

How far our donations reached.

Figures correct at January 2024

# Get in touch

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Visit our website at  
[www.endsleigh.co.uk](http://www.endsleigh.co.uk)



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