

Students' unions insurance

Protecting students' unions
and the student communities
they support.



HOWDEN

Providing tailored risk solutions to the education sector

For more than 60 years, Howden's Education division has been providing tailored risk solutions to the education sector. From societies and socials to big annual events, running a students' union can be fulfilling but demanding work. It can also involve navigating a range of unusual risks.



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We've worked with Howden as our insurance provider for many, many years now, and their support has consistently been above and beyond what you would normally expect of a commercial partner. Their closeness to, and understanding of, the students' union sector has been invaluable. Whether it's navigating complex governance issues, responding to incidents, or simply offering advice, they've always been on hand with clarity and reassurance.

Equally, their understanding of and connection to the higher education sector as a whole means there is a shorthand when working with the university, opening up new opportunities.

Paul Chapman
Chief Executive Officer, JMSU

We've developed our Students' Union combined insurance scheme over decades, in line with the changing risks organisations like yours face.



Our combined cover allows you to include a number of insurances under one policy:

Combined insurance

This covers your property and liability risks and caters for typical union activities, including retail outlets, nightclubs, clubs and societies, volunteering, and fundraising events. It can also cover large summer balls and water-based or high-risk outdoor activities, such as surfing or climbing.

Motor insurance

It can be difficult to find cover for student drivers, which is why our motor insurance scheme caters for minibuses and other vehicles driven by students. Both fleet and non-fleet risks can be insured under the scheme. Breakdown cover is included as standard.

Temporary additional vehicles

Our online portal allows you to insure temporary hire vehicles in just two easy steps. This enables last-minute hires to be covered, including those starting during evenings and weekends, 365 days a year.

Directors' & Officers' Liability insurance

Financial protection for trustees, directors, and officers in students' unions, including defamation and employment practices cover.

Student Personal Accident insurance

Protection for students participating in organised sport and other activities, covering both the college or university and the student in case of injury. It pays out generous cash benefits to the injured student, with three levels to choose from:

- Basic – designed for non-sporting activities; offers protection at a low cost per head
- Essential – covers students involved in sport at a non-professional level
- Elite – offers extra benefits, including cover for broken bones and physiotherapy sessions

Small craft insurance

Our small craft scheme is designed for all types of clubs involved in water-based activities.



Sharon Brown,
Finance and Operations Manager,
Bangor University Students' Union

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Howden, formerly Endsleigh Insurance, is a trusted and valued partner of Bangor University Students' Union, bringing specialist knowledge of the students' union sector and an in-depth understanding of our unique insurance needs. Their expertise and patience in resolving a long-standing matter regarding Employers' Liability insurance has been exemplary, demonstrating both their professionalism and commitment to achieving the right outcome for their clients.

The team at Howden are responsive, approachable, and always willing to go the extra mile, providing clear advice and solutions across a wide range of queries. A real bonus for us is dealing with the same knowledgeable staff year after year, which ensures continuity, a strong working relationship, and a deeper understanding of our organisation. Their sector knowledge, coupled with their consistent support, has added real value to our relationship.

I would have no hesitation in recommending Howden Insurance to any students' union or education-sector organisation seeking a knowledgeable, reliable, and client-focused insurance partner.

Responsive,
approachable, and
always willing to go
the extra mile



Added value for students' unions



01

Cyber risk management

Free cyber scan to determine whether you're at risk of a cyber-attack

02

Terrorism insurance

Protecting your assets and liabilities should an incident occur

03

Risk management

Wide-ranging support options, including health & safety and business continuity

04

Employee benefits and wellbeing

Attract and retain the best talent and support your employees in all aspects of their wellbeing – financial, mental, emotional, and physical

05

Webinars and industry events

Access a wide range of information and support through our webinars and industry-specific events, such as our bi-annual Wellbeing Advisory Board, which brings together professionals from the education community to discuss challenges and insights around young people's mental health

06

Thought leadership

Insights and sector-specific reports, including Howden's annual Student Happiness Index



Dorota Dominiczak,
Director of Finance,
Students' Union UCL

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Howden is the leading insurance provider for UCL Students' Union. The service they provide is fantastic — for example, speed of response and ability to answer a vast range of diverse queries. I've had a working relationship with several members of the Howden Students' Union team and have found the staff to be highly professional, helpful, and a great team.

Julie Worrall and Janet Turvey look after the UCL Students' Union and interact with me and my colleagues. I am particularly grateful for the speed of their replies and for always going the extra mile to accommodate the union's requests and ensure we get the best possible deal. Where possible, they provide us with options for different levels of insurance cover, so we are always well-informed and equipped to make decisions.



Get in touch

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howdengroup.com/uk-en/sector/education/student-unions

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