

Your charity insurance and risk management experts

Protecting your people, property, reputation, and the communities you serve.

HOWDEN

We understand that running a cultural trust, charity, or any not-for-profit organisation





The services that you help deliver to your members, clients, and communities are invaluable. That's why insuring your organisation and having a robust risk management strategy in place to safeguard the role you play is essential.

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 suggest an approach that protects you from potential risks.

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

can be challenging.





We do things differently





Why choose Howden?

Howden is an expert insurance group full of talented people with the freedom and support to do what we do best: safeguard your charity or your not-for-profit organisation.

We do things differently - providing flexible, tailored solutions, and a reassuringly straightforward service, using insurance and risk management services to protect your people, property, employees, volunteers and your business reputation.

United by a no-limits mindset, we're a powerful and passionate team who can rise to any challenge to do right by your organisation.

We've more than 30 years' experience providing solutions for charities and not-for-profit organisations, supported over 3,000 third sector 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 managing your risks, liabilities, health and safety responsibilities, and cyber security.





> We have used Howden as our go-to charity insurance brokers for a very long time. Why? The reason is simple...People buy off 'people'. Our account manager and the specialist team are always on hand for even the simple stuff, their response is expedient, they always provide the right advice and ensure that we get the best value for our money. Given the complex nature of our organisation the annual renewal process is made easy by the fact that the team really knows our organisation and its complexities. Thank you! More of the same!
>
> **Chris Tesaga**
> **Operations Manager, World Cancer Research Fund**

> As a small community transport organisation, insurance is one of our biggest costs over the year. It's vital we're happy that our insurance arrangements provide value for money, with an organisation that appreciates who we're and what we do. Howden 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**

Cover for your charity or not-for-profit organisation.



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, volunteers, members, and your organisation's reputation is secure.

Public liability

Covers your charity or not-for-profit 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.

Employers' 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.

Charity motor insurance

Motor insurance is crucial for charities that operate vehicles, as it protects against financial losses from accidents, theft, or damage. You can choose cover for different types of charity vehicles (including electric), vans, MPVs, and minibuses. Having motor insurance in place ensures your charity can continue its operations smoothly, safeguards its assets, and meets legal requirements, while also protecting employees, volunteers, and passengers.

We want your motor policy to be built around your specific needs, so we'll work with you to provide a flexible solution for all types of charity vehicles - from single cars to fleets of minibuses, including occasional business use for employees, or volunteers who are required to use their own transport for business (vans and agricultural / groundskeeping vehicles).

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
Charities and not-for-profit organisations collect the personal data of customers, employees, volunteers, donors, and fundraisers 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 organisation will not only be protected against the loss of income and any claims made against it following a data breach, but you'll 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 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.

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 premises in full working order, so that it's 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 such as vandalism.

Legal expenses
Running a business of any type creates a potential exposure to legal actions, and charities and not-for-profit 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.

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.

Charity events
When organising a fundraising event, charity event insurance is essential for protecting your organisation, volunteers, and attendees against financial and third-party risks. It covers public and employers' liability insurance, event cancellation or curtailment, money, and damage to borrowed, hired, or owned property. Insuring your event will give you peace of mind that any money raised will be protected so you can concentrate on the success of the event.



A proven partner for charitable organisations



Over 30 years' experience providing tailored advice and insurance solutions to the sector, we've earned the trust of many 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.

> Locality has been working in partnership with Howden for over ten years. We value their experience and dynamic response to the diverse and often changing needs of the community sector.
>
> Howden 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**







> What a stroke of luck it's been to fall in with Howden. 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've the support of Howden on our side.
>
> **Aimee Wentworth,**
> **Senior Operations Manager,**
> **BS3 Community Development**

Expertise developed with a diverse client base

We deliver specific advice and bespoke risk management advice and insurance to a wide range of charities and not-for-profit businesses including care homes, respite, hospices, drug/alcohol rehabilitation, community housing, community centres, nurseries, vulnerable persons programmes, and community transport to name a few.

Charity shops

In response to the evolving needs of charity shops, we've designed a flexible and comprehensive charity shop insurance policy to safeguard staff members, volunteers, buildings, used stock, and other assets.

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.

Leisure and cultural trust sector

More than 50 trusts in the leisure sector have entrusted us with their insurance and risk management needs since 2008. During this time we've developed tailored insurance solutions and risk management programmes, shared knowledge of claims' trends to help reduce risk, and developed a deep understanding of the responsibilities between trusts and local authorities. Our longstanding experience means we have a level of insight that very few brokers can match – allowing us to arrange cover that gives you true peace of mind.



Risk management

We're an experienced provider of risk management solutions for charities and not-for-profit organisations and want to support you to become confident that you're 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.

Health check

We can work with you to understand and enhance your safety management systems, to ensure you're 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 charity or not-for-profit organisation'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're managing sufficiently and where you can improve.

The audit covers:

- Health and Safety Management such as policies, training and risk assessments
- Premises and grounds statutory duties
- Domestic premises (if applicable)
- Landscaping/maintenance (plant and equipment)
- Sector specific areas such as care, publicly managed premises, leisure facilities, retail shopping

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're:

- 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're 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're 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're:

- Meeting your legislative duties of care
- Following a plan, do, check, act system to ensure you're 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]

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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]

Fire services in England attended 178,737 fires last year. Resulting in 259 fatalities.

[1] *https://www.hse.gov.uk/statistics/overview.html [2] http://tinyurl.com/ysds348

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've 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.

Our team is here to help

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

Here when you need us
As part of your relationship with us, you'll 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've developed a clear and simple claims management approach for charities and not-for-profit 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 charity and not-for-profit organisations.





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

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 champtions

£5.6m

Donated

To charitable partners

38

Countries

How far our donations reached

£182k

Match-funded in 2023

Supporting our people's personal challenges

Figures correct at January 2024



Get in touch

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