

# Charity Insurance



## What is it?

You can choose from a range of policies that are specifically designed around the needs of charities, including:

- Public Liability Insurance
- Trustees' Liability Insurance
- Professional Indemnity Insurance
- Crisis containment insurance
- Employers' Liability Insurance
- Equipment and Business Interruption insurance

## Who needs it?

Charities need the same types of insurance as any other business, but since charities have different needs and different business activities than businesses, there are specific versions of standard policies just for charitable enterprises.

## What does it cover?

Cover will depend on the particular policy you choose, but typically protects for:

- Legal costs and damages
- Third party bodily injury or property damage
- Financial losses
- Fundraising events
- Personal liability for trustees, including for 'wrongful acts' such as breach of trust or negligence
- Dishonesty of employees or freelancers

## What does having Charity Insurance mean to you?

Having insurance policies that are written especially for charities give peace of mind that the hard work of your employees and trustees is not at risk and hard-won funds are protected.

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