

Charity Liability Insurance



What is it?

Sometimes known as Trustee Indemnity Cover, we provide Directors' and Officers' Liability Insurance for trustees or decision makers of a charity.

Cover protects trustees against claims made against individuals in the course of their work. It also indemnifies them against the actions of fellow trustees.

Who needs it?

Charities need Charity Liability Insurance so that their trustees, directors and officers are protected against personal claims made about actions or decisions they made in the best interests of the charity.

Without this cover, an individual's personal assets could be at risk.

What does it cover?

Legal fees and expenses incurred whilst defending or settling a variety of claims including:

- Mismanagement of funds
- Breaches of duty or trust
- Negligence
- Lost or damaged documents
- Employment of a marketing or PR firm to minimise reputational damage

What does having Charity Liability Insurance mean to you?

Your trustees are only human and can make errors. Having cover in place which protects them will help you attract and retain people to trustee posts and they will have peace of mind knowing that they are not going to be penalised for their good work.

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