

# Charity Insurance with Clout

## Specialist service for not-for-profit organisations

**Our charity and Change right hand side column to:Our charity and hospice policy not only provides cover to meet the bespoke needs of charitable organisations, but it is also backed by a team of specialists with over 100 years' experience. It is purposely positioned to be able to cater for small charities, right through to large hospice groups with complex requirements – meaning we have a solution for most of your clients.**

### Flexible Footprint

We understand that fundraising activities are often integral to charity's strategies and their ability to succeed, so our policy covers the majority of these as standard. Our charity team are on hand to advise you on everything your client needs to consider when planning an event and can also advise if additional cover is required.

As experts in the field, we've also developed a policy that puts the fundamental objectives of a charity at the core. This means we've already considered some of the covers your client is likely to need, such as extending full cover to volunteers, in addition to paid employees in all relevant policy sections.

Our aim is to grow together by working closely with you to deliver what your clients need:

- ✓ Our team can visit more complex risks with you, to offer specific advice and guidance to your clients
- ✓ Our policies are underwritten by A-rated insurer QBE
- ✓ We provide an in-house claims team with dedicated advisors, so you can talk directly to the person handling your client's claim

### Easy to do business with

Our delegated authority and binder expertise helps us to help you to do more for your client. Simply send us your presentation and we'll come back to you with a competitive quote.

Key contact:

**Carolyn Baker-Mellor: 07940 447532**

Email: [carolyn.baker-mellor@towergate.co.uk](mailto:carolyn.baker-mellor@towergate.co.uk)

Team Telephone: **01438 739741**

Team Email: [newcharity@towergate.co.uk](mailto:newcharity@towergate.co.uk)

### Towergate Charity and Hospice

Kings Court  
London Road  
Stevenage  
Herts  
SG12GA



# Charity Insurance

## Our Footprint

- ✓ Small and medium charities
- ✓ Not-for-profit organisations
- ✓ Hospices
- ✓ Community Interest Companies

## The scheme does not currently provide cover for:

- ✗ Any organisations with accommodation requirements, such as YMCA's or refuges
- ✗ Any organisations that include animals in custody, such as animal shelters
- ✗ Organisations providing drugs and alcohol rehabilitation
- ✗ Churches and places of worship

## What we Cover

### Buildings and Contents:

- ✓ All risks basis of cover
- ✓ Contents includes documents, manuscripts and business books
- ✓ Temporary removal of property for cleaning and renovation.
- ✓ Stock sum insured automatically increased by 25% during the months of October, November and December.
- ✓ Stock covered at fundraising events up to £1,500 each event
- ✓ Drugs, medicines and vaccines covered at fundraising events - limit £7,500\*
- ✓ Tracing and accessing leaks - up to £50,000
- ✓ Replacement locks at policyholders' premises following loss of keys - limit £5,000 any one loss
- ✓ Replacement locks at homes of patients following loss of keys - limit £2,500\*

\*Hospice only

### Business Interruption

- ✓ Includes loss resulting from unspecified suppliers and storage sites up to £50,000
- ✓ Property in transit – limit £5,000 any one loss
- ✓ Fundraising events – limit £5,000
- ✓ Additional Accommodation expenses for patients and patient's family - limit £10,000 any one loss\*

### Other core covers available

- ✓ Money & Assault
- ✓ Glass
- ✓ Good in Transit
- ✓ Employers Liability
- ✓ Public & Products Liability
- ✓ Commercial Legal Expenses
- ✓ Professional Indemnity\*
- ✓ Charity Trustee Liability
- ✓ Loss of Registration\*
- ✓ Loss Recovery
- ✓ Medical Malpractice excluding treatment cover\*

### What we DON'T cover

- ✗ Property insured under another policy
- ✗ Theft by any person lawfully in the premises
- ✗ Unoccupied or disused property – unless covered separately
- ✗ Some fundraising events with very large attendances expected – can be considered subject to referral
- ✗ Fundraising events involving height or depth – can be considered subject to referral

