Background

We know from our experience of insuring the ‘not-for-profit’ sector that it is often difficult to arrange meaningful and cost effective insurance for small charities and community groups.

Whilst there are a variety of causes and interests, each group’s trustees, committee members or management team have a responsibility not only to those who use their services, but also to their volunteers and employees.

Additionally, there is a need to comply with legal and regulatory requirements and to protect the assets of the group.

Scope of cover

Based on the social welfare policy, we have developed a specific charities and community group policy that incorporates the core sections of cover, with flexibility to choose levels of indemnity and sums insured:

**Responsibility to third parties**
- Public and products liability
- Professional liability
- Management liability (executive liability)
- Entity defence
- Cyber and data risks

**Responsibility as an employer**
- Employers liability
- Personal accident

**Protection of assets**
- Property damage
- Business interruption
- Portable equipment
- Money and personal assault
- Fidelity

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Purchase options

The following sections of cover can be purchased individually* or as a package to build a bespoke product to suit the needs of each organisation:

1. Liabilities
   Public and products liability
   Employers liability

2. Professional and management risks
   Professional liability
   Management liability (executive liability)
   Entity defence

3. Property
   Property damage
   Business interruption
   Portable equipment
   Personal accident
   Money and personal assault

4. Fidelity*
   Fidelity

5. Cyber and data risks
   Data loss
   Data liability
   Cyber loss
   Cyber liability
   Network interruption

*Fidelity can only be purchased with at least one other section.

Policyholder services

Markel offer a range of exclusive benefits and services for policyholders, providing practical advice and professional help from industry experts:

- PR crisis management
  (available with public and products liability, professional and management liability and entity defence)

- Cyber risks helpline
  (available with cyber and data risks)

Please refer to the Markel website for further information on policyholder services.

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This is not a policy document and contains only general descriptions and illustrations.
Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.