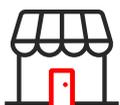




Why Hiscox for the Charity, Not for Profit & Public Sector?

We love organisations that exist to address social, environmental or humanitarian needs, that rely on donations, grants and fundraising to finance their activities.



A one stop shop

We offer a broad range of covers in this sector, which means we can often insure all of your clients needs where other providers can't.



Cyber cover

We have recently introduced our cyber product to this sector, to reflect the growing risk in this sector space, from data breaches to ransomware attacks.



Big and small

From large multi-national relief charities to smaller conservation charities, we can confidently cover the full spectrum - backed by genuine expertise across the entire sector, not just a part of it.



We know our sectors in depth - come and speak to us about what these trends mean for your clients and how Hiscox can help.

01 Abuse allegations

Charity employees working a one-to-one basis with vulnerable adults or children often face a higher risk of abuse claims, which can be costly and damaging. That's why we're always explicit about our abuse cover - come and speak to us to see how we can help.

02 Tighter budgets

With tighter budgets driven by the cost-of-living crisis and funding pressures, many charities are reassessing their insurance - aiming to balance affordability with the right level of protection.

03 Technology risks

As more charities embrace digital platforms for fundraising and donor management, they're also facing increased exposure to cyber threats, such as phishing scams to ransomware.

We are **there for your clients** when it matters most

A registered charity faced a complex employment dispute after an employee under disciplinary investigation filed a Tribunal claim. Allegations included disability discrimination, harassment, whistleblowing, and unfair dismissal. With Hiscox Management Liability Portfolio cover in place, the charity had access to expert legal advice from the outset - and the reassurance that defence costs were covered. Please speak to your local underwriter for further information.



Charity, Not for Profit & Public Sector appetite overview



We have a very broad appetite for UK not-for-profit organisations, including charities involved with conservation, culture, equality or wellbeing. We typically don't insure organisations with a strong care focus, such as care homes, foster care and adoption or shelters.

Our full suite of products is well suited to this sector with many of our customers buying multiple covers with us. Our most purchased products in this sector are Property & Casualty, with many customers also buying Management Liability Portfolio.

Because of our experience in the Charity, Not for Profit & Public Sector, we understand the covers your clients are likely to need - and where our risk appetite allows, we can combine the most suitable mix under one policy.

	 Core appetite (Risks we love)	 Broader appetite (Risks we like)	 Edge of appetite (Risks we'll try our best to find a way)
Property & Casualty	Cultural, conservation and environmental charities.	Equality, wellbeing and mental health charities.	Certain international relief, poverty and famine charities.
Management Liability Portfolio	We can insure most business types in this sector. Our most commonly purchased covers in this sector are: <ul style="list-style-type: none"> • Trustees and individual liability: Claims brought personally against trustees and leaders of organisations • Professional and legal liability: For claims brought against the organisation • Employment practices liability: Employment law claims such as discrimination and harassment brought against the organisation or it's leaders 		
Cyber & Data	We can insure most charity and not-for-profit organisations.		Government organisations.
Professional Indemnity	Businesses in this sector may not always need professional indemnity cover, but if it's something that's required, we're always happy to help. Our broad appetite means we're well placed to offer a suitable solution.		
Other covers	<ul style="list-style-type: none"> • Personal accident: if your clients hold casualty cover with us, personal accident cover can extend protection to their employees • Terrorism: available to your clients who buy any property cover • Legal protection: available to your clients who buy any other cover 		



Want to know more?

Whether you've got an individual policy or a scheme opportunity for large groups of customers with shared needs, we'll be able to cater for you - whether that's through our regional offices, e-trade, or bespoke schemes.

Visit our website: hiscox.co.uk/broker/commercial-insurance/charity-nfp-public-sector

Or contact our team: hiscox.co.uk/broker/contact