

Charity and Community insurance

Doing more for charities

Ecclesiastical has been working in partnership with the charity sector in Ireland since 1980 – in fact we're owned by a charity. We are committed to ensuring our expertise helps to prepare the sector for the future.

Doing more with our charity partners

We understand charities because we're owned by one and our work with key organisations and charity bodies helps us to share our expertise into a wide range of topics from governance to managing risk.

Doing more to manage risk

We understand the importance of helping charities to prevent incidents that could interrupt their work. Our highly-skilled team can offer professional valuations and risk management advice to our customers, **all as part of the service.**

Doing more to give you choice

Our cover is designed to give you peace of mind .

So, we've created our policy based on feedback from our customers on the risks they face. There are options to enhance cover, or add additional cover, so you can build the right policy for your organisation.

We are also experts in education, heritage, faith, and art insurance

Charity and Community insurance cover

Who we can cover

Our insurance covers a wide range of organisations including:



What we can cover

You can build a tailor-made policy for your organisation from a wide range of options including:

- Property damage for buildings and contents
- Business interruption including for donations and grants
- Employer's liability for staff and volunteers
- Public and products liability
- Trustees' and management liability including an option for organisational liability
- Loss of registration/licence including care, premises and wedding
- Reputational risk
- Cyber insurance
- Money including double the amount of money insured prior to and following a fundraising event
- Professional Indemnity including extensions for discovery period, retirement run-off, outside boards and emergency costs and expenses
- Fine Art
- Hirers' Liability

Additional extensions and enhancements may be available. Discuss with your broker the right level of cover for you.

Key Features

All risks policy – Damage or loss is covered unless a specific exclusion applies

Emergency services damage to the ground – Limit no longer applies for damage caused by emergency services although damage caused by raids by the Gardaí is excluded. A limit of €50,000 any one claim now applies to charges levied against you by any local authority in respect of attendance by the fire brigade

Theft of metal – Inner limits removed

Archaeological costs – Covered up to €375,000 any one claim

Green clause – Included for environmental improvements following damage
Our liability under this extension shall not exceed
(i) 10% of any one claim or
(ii) 10% of the sum insured or
(iii) €750,000
whichever is the lower

Capital Additions – Up to €1,000,000 for both buildings and contents or 10% of the sum insured whichever is the lower



Equipment breakdown covered equipment – The limit for computer equipment has increased from €350,000 to €650,000



Business Interruption – Archaeological Digs – Covered up to 10% of the sum insured or €750,000 whichever is the less



Personal Accident – Benefits now include loss of hearing and loss of speech – standard cover to be units basis, new cover is €5K per unit



Personal Accident Extensions – New extensions added – Disappearance and Exposure



Unspecified Property away from the Premises – €7.5K Aggregate, €4K single article limit



Public & products liability extension – Overseas personal liability – Now covers families – limit €6.5m any one event



Public Liability extension – Additional clean-up costs for remediation works for pollution ordered by the authorities for €1M any one period of insurance with a 10%/€2.5K excess whichever is the higher



Reputational Risks – Only when Public & Products Liability is taken up
Cover now provided all in one section with the option to amend limits and scope for some cover



- Libel & Slander – Limit of indemnity has increased from €100,000 to €250,000 in any one period of insurance
- New cover for PR Crisis Communications with a limit of €30,000 any one period of insurance
- Death of a Patron - €30,000 any one period of insurance is provided as standard

Legal Expenses – Charity regulator wording added to provide cover for enquiries by the Charity Regulator



Getting in touch

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To find out more about how Ecclesiastical can help you protect your charity or organisation, talk to your insurance broker or visit www.ecclesiastical.ie

Charity | Heritage | Education | Faith | Fine Art | Property Owners



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