

# 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
- 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

**Sales Manager Ireland**  
John Devitt  
Tel: +353 86 7704155  
Email: john.devitt@ecclesiastical.com

**Business Development Manager**  
Mark Boylan  
Tel: +353 86 0223092  
Email: mark.boylan@ecclesiastical.com

**Strategic Account Manager**  
Graham Hohn  
Tel +353 86 2502307  
Email: graham.hohn@ecclesiastical.com

**Sales Support Manager**  
Irene Fox  
Tel: +353 1 6190300  
Email: irene.fox@ecclesiastical.com

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](http://www.ecclesiastical.ie)

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



2nd Floor, Block F2, EastPoint, Dublin 3, Ireland, DO3 T6P8.

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