



PIB Insurance Brokers
Charity Insurance

Specialist charity insurance

> visit pib-insurance.com

A close-up photograph of a woman with dark, curly hair, smiling broadly and showing her teeth. She is wearing a dark purple blazer over a light-colored t-shirt and a thin necklace with a small pendant. She is holding the hand of another person, whose hand is visible in the foreground. The background is blurred, showing a blue structure. A blue diagonal bar is on the right side of the image.

PIB Insurance Brokers provide
forward thinking insurance
solutions to charity clients
throughout the UK.

Charity insurance specialists

We understand the complex challenges charities can face. That's why we provide solutions tailored to your specific needs, giving you the peace of mind that all your insurance requirements are taken care of.



Our team

With over 40 years of experience working with clients in the third sector, our team are true charity experts. It is our attention to detail, dedicated claims handling service and personal touch that makes us stand out from our competitors.

We take time to build strong relationships with our clients, meaning you get the best possible service. Every charity has different insurance needs, so we will tailor the policies to your individual requirements.

Delivering for you

It's true that we have good relationships with leading insurance providers in the field, but we work for you. All our policies are transparent, and cover what you need to protect - not what you don't.

You will also have access to a team specialising in the charity sector, and help with risk reduction and mitigation through risk management.

We're independent

As one of the UK's leading independent brokers, we're able to offer you the best possible service.

We'll take everything into account to make sure you get the right cover at the right price.

And with more than 24 offices UK-wide, we're never too far away.



We're a group

PIB Insurance Brokers is part of the dynamic insurance intermediary, PIB Group. Formed in 2015, the Group is a growing family of specialist businesses and risk management professionals.

Charity

As charities continue to grow so do the exposures faced by their trustees, officers, employees and volunteers.



It's no longer enough to simply insure physical assets, public liability and employers liability.

As a charity you'll also need to consider new and evolving risks, including:

- > Defence of trustees/officers actions
- > Safeguarding/abuse allegations
- > Professional advice failures
- > Employment wrongful acts
- > Employee/volunteer theft
- > Third party fraud
- > Data breaches



The service that The Oaklea Trust has received from PIB Insurance Brokers has been excellent. Whether it is just a small general enquiry, or something more involved I know that the PIB Insurance Brokers team will respond quickly and give me the information I need to get on with the job of running a charity. They understand the organisation well and their advice is appropriate to the context in which we work. The risk management team give us practical assistance and provide us with confidence that we are in capable hands. I would not hesitate to recommend PIB Insurance Brokers to any other charity.

Alex Wolfenden, Oaklea Trust



Hospice

Our knowledge and experience is always used to benefit our clients. That means you'll have the comfort of knowing you have the appropriate insurance protection in place to meet your hospices individual needs.



We appreciate that as a hospice you'll be continually innovating when it comes to the care you provide, and the fundraising activities you perform. We constantly review the products and services within the market to ensure you receive comprehensive protection for your hospice's evolving needs.

You can benefit from:

- > Competitive prices
- > A dedicated team of hospice insurance specialists
- > Quality insurer providers
- > Wide policy wording – built on the needs of hospices

HQP

We also work in partnership with Hospice Quality Partnership (HQP).

For further information please visit www.hqp.org.uk



Our insurance is arranged by PIB Insurance Brokers. The service we receive is excellent; all members of staff are extremely knowledgeable and highly efficient, as well as being very helpful, polite and cheerful. Any queries are given immediate attention and quickly resolved. We also have the added support of their highly experienced health & safety and risk management teams. A very professional service is provided by everyone.

Carol Wilkinson, Sue Ryder



Homelessness and social welfare

We are proud to name some of the most well-respected national homeless charities as our clients.



Our specialist team knows the extent of insurance cover required (whether it's short-term, longer-term residential shelters, drop-in centres, or other support and advice services).

Homelessness charities and similar organisations can face unique risks in their day-to-day activities. We understand the complex nature of the work you do, and that service users you support may be affected by mental health or addiction issues, or present their potential to present mental health or addiction issues, or perhaps violent, challenging and unpredictable behaviour.

It is through this understanding that we can offer the best possible service and most suitable cover for your organisation.

What we can offer:

- > Employers & public liability
- > Safeguarding/abuse cover
- > Loss of revenue/additional expenses cover
- > Medical malpractice
- > Trustee/management liability cover
- > Professional indemnity cover



Crisis has been a client of PIB Insurance Brokers for 10 years, during which period of time our organisation and work has expanded nationally. However, this has never affected the quality and standard of customer service from PIB Insurance Brokers, all insurance queries are dealt with promptly and professionally, regardless of complexity or volume. PIB Insurance Brokers provides a consistently good brokering service as well as offering informed and helpful advice when needed. I would continue to recommend PIB Insurance Brokers to other charities operating in this sector, as not only do they ensure we have the right basis of cover, they also ensure the best rates are negotiated at renewal.

**Peter King, Head of Property & Facilities
Management at Crisis UK**

Faith

We only place business with quality insurers and those who have a firm understanding of the faith sector.



Our team has been providing insurance advice to religious and faith organisations for over 40 years. Our client base is very diverse, including Dioceses, religious orders and entities with a national presence right through to small local faith groups.

We have developed an excellent understanding of the many challenges faith organisations can face, and the variations in standard cover which will be required.

Our team of professionals only work with insurers who can provide the appropriate level of support particularly around claims resolution, this is vital having regard for the specific nature of buildings and contents and the work that religious organisations are involved with.

Common topics of conversation with faith clients include:

- > Listed or heritage buildings
- > Unique contents and antiques
- > Safeguarding
- > Working with volunteer workforce
- > Education, care for elderly, care for other vulnerable groups
- > Risk management assistance

I would definitely recommend using PIB Insurance Brokers, as a Christian charity we have varied insurance needs and have found them to be helpful, reliable and transparent in all their details. Their customer service is excellent whether its new policies, advice or claims. I would definitely recommend PIB.

**Simon Coles, Executive Pastor
Kingdom Faith Church**



Autism and learning disabilities

Equipped with the knowledge of ever-changing legislation and issues affecting charities supporting autism and learning disabilities, we aim to support our clients with sensitivity and professionalism.



Our team currently assists a variety of charitable organisations involved in the provision of care, and has a particularly good understanding of autism and other learning disabilities.

Many charities are broadening the scope of their services, for example, by supporting people in their own homes, or setting up social enterprises. new services and activities.

Because of this, it's vital that the insurance is arranged by quality insurers who not only demonstrate a long- term commitment to the charity care sector, but also provide flexibility surrounding new services and activities.



We have been working with the team since 2013 after meeting a range of insurance brokers when it was due for renewal. They have visited all of our sites across Yorkshire and Humberside to ensure they knew our business inside and out and to ensure we got the best policy for our business and value for money. They keep us regularly informed as to what is happening in the insurance world, and communicate monthly with us as to what is happening in our organisation. We also have the risk management which has been invaluable to our organisation since it has been implemented, and streamlined our health and safety processes.

Trina Todd, Finance Director of Autism Plus

Domestic violence

You can be sure that we're sensitive to the need for confidentiality, and have specific measures in place to ensure maximum protection.



We understand each organisation tackling domestic violence has different needs. By working with leading insurers with expertise within this sector we can provide tailor-made policies to suit your organisation.

This means we can offer some of the widest cover available in the market, while also remaining cost-effective. Our aim is to give you and your trustees peace of mind that your liabilities are covered, enabling you to focus on your organisation and the work you do.


Some of the significant and key benefits we can offer:

- > Cost effective solutions
- > Professional Indemnity up to a limit of £5million
- > Floating sums insured across all your sites providing for a significant limit at any one location
- > Employers/Public Liability up to £20million
- > Loss of Revenue providing for a significant policy limit of £2million
- > Additional increased cost of working up to £250k



Pathway Project deliver services for domestic and sexual abuse victims and survivors, through refuge and outreach work. With work of such a specialised nature we had been keen to find an insurance policy that would meet all of our needs and that we could rely on in a crisis. Through Women's Aid we found this bespoke policy which has been absolutely brilliant. The policy meets all of our needs from covering the refuges to professional indemnity insurance for our helpline and counselling service. We have everything in one policy. We hope not to need their help but on the two occasions when we have they have responded professionally, sensitively, and with the necessary speed to ensure that we deal with the problem quickly. We would recommend them to anyone running a similar service.

**Kathy Coe MBE, Founder
Pathway Project**



Our claims team is proud to
go that extra mile to support
our clients.

Claims

At PIB Insurance Brokers we're proud of our heritage and the ability to provide professional tailored solution to our clients. We take the same approach to our claims management.



In the event of a loss occurring, our clients deserve the right support. That's why we have a team of dedicated experienced claims handlers.

Our team is committed to handling your claim quickly, efficiently and with the least amount of upheaval. In the event of your organisation's property being damaged due to an insured event, we work with a panel of our own nominated loss adjusters, supported by insurers, to ensure the claim is expertly handled through to settlement. We will ensure that all elements of the resultant loss, such as business interruption, are accounted for.

In the unfortunate event that personal injury claims arise involving staff, volunteers or visitors to the organisation, our team can advise and support you through the claims process. They will provide clear guidance on what information and documentation is required and work closely with insurers and solicitors to achieve the best outcome on each claim.

Our claims team has considerable experience of working across the entire spectrum of claims commonly encountered within the charity sector.

The team draws its experience from the insurance brokerage, loss adjustment and legal professions. We have the authority to manage and settle property claims up to an agreed limit on behalf of insurers. This means our claims team manage most claims in-house.



Our customers remain at the centre of what we do:

- Emergency out of hours contact and helpline telephone number
- A full claims handling service, including presentation and negotiation, with a dedicated handler, where agreed
- Accompanied liability investigations and on-site support for larger or catastrophic claims
- Proactive communication and the generation of agreed claims management information
- Regular claim review meetings undertaken as little or as often as you need

Risk management

PIB Risk Management Limited, also part of the PIB Group, can help your organisation adapt and improve, keeping the challenges of health and safety and risk management to a minimum.



Keeping it simple

PIB Risk Management Limited offers a unique and comprehensive risk management. We embrace the concept of 'risk' in its widest sense. This covers issues such as security, emergency planning and IT risks, along with more typical health and safety issues.

Risk management advice

With many years' experience helping charities to develop comprehensive risk management systems, our risk managers can advise on current best practice as well as solutions to problems as they might arise. Their range of solutions are designed to help your charity flourish, while also giving you the peace of mind that you're fully protected.

Targeted consulting

They will carry out a detailed risk review of your charity first and foremost. Then an action plan can be implemented over an agreed time period to address identified risks in a controlled systematic way.

Health and safety training

They can offer a wide range of tailored and accredited training courses relevant to staff working in the charity environment.

xCenta


PIB Risk Management Limited also offers an online risk management system, xCenta.

xCenta brings together your essential compliance needs into an easy-to-use package that will help improve your organisation's efficiency and corporate governance, while reducing paperwork.

PIB Insurance Brokers and PIB Risk Management Limited are both part of the PIB Group.

PIB Risk Management Limited is exempt from both FCA authorisation and FOS as it does not carry out regulated activities.



A photograph of a man and a woman standing in a modern office environment. The man, on the left, has short brown hair and is smiling, wearing a brown blazer over a blue and white striped shirt. The woman, on the right, has dark curly hair and glasses, also smiling, wearing a dark blue patterned shirt. The background shows office shelves and glass partitions. A blue diagonal bar is on the left side of the image.

PIB Risk Management Limited is focused on providing simple, creative and effective solutions to risk management, that really work in the charity environment.



PIB Employee Benefits Limited is at the forefront of providing services and advice across the broad spectrum of employee benefits.

Employee benefits

Working with our colleagues in PIB Group, we can assist your charity with employee benefits advice.



PIB Employee Benefits Limited is at the forefront of providing services and advice across the broad spectrum of employee benefits. There are many factors in an organisation's employment proposition and what makes them attractive depends on the employees own circumstances and how they are perceived.

The PIB Employee Benefits Limited team has a tailored approach to advising organisations regarding payments and benefits packages, taking into account the needs of both the organisation and its employees.

Services the PIB Employee Benefits Limited team are able to offer include:

Workplace Pensions

- > Scheme selection
- > Benchmarking
- > Governance
- > Auto enrolment compliance
- > Salary sacrifice
- > Scheme administration

Risk and healthcare

- > Group life insurance
- > Group income protection
- > Group critical illness
- > Private medical insurance

Business protection

- > Shareholder protection
- > Key person protection
- > Business loan protection
- > Relevant life protection

PIB Employee Benefits Limited can also offer advice and assistance with:

Benefit communication

Frequent changes in legislation mean that organisations, more than ever need to stay on the ball to meet their statutory duties. At the same time, organisations want to make sure they receive a return on their investment.

Voluntary and online benefits

Employers can use their buying power to secure deals that are simply not available to individuals. This can include benefits such as discounted gym membership and retail discounts. These complement the paid benefits an employer offers but with careful planning can also enhance the employee/employer relationship.

Salary exchange provisions

Certain employee benefits attract preferential tax treatment. These include benefits such as pensions, cycle-to-work schemes and child care.

Get in touch

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