



PIB Group  
**Charity Insurance**

## Specialist charity insurance

> Protecting your charity, your beneficiaries and your team

**pib Group**

Formed in 2015, PIB Group is a dynamic and diversified specialist insurance intermediary, with backing from world leading private equity firms, Apax Funds and The Carlyle Group.



[Find out more overleaf](#)

# Foreword

**The UK Charity sector continues to successfully support and advocate change in a world with ever shifting and more complex challenges.**



The experience and focused sector expertise of charities has arguably never been more critical than today as we seek to address the social and economic consequences of seismic change such as those arising from the global pandemic, from technology, from climate change or from Brexit.

Identifying, addressing, and managing risk is a key part in the effective governance of a charity and whilst some risks can be transferred, reduced, or eliminated, the acceptance of some level of risk is likely to be essential if charities are to continue to serve their beneficiaries in the increasingly transparent, challenging, and litigious world we inhabit.

PIB specialises in the management, control and transfer of risk across a wide range of sectors and through our specialist charity teams we have worked successfully in support of the Not-for-Profit

sector for over forty years. We are therefore ideally placed to help charities strike the right balance to make appropriately considered decisions in the ongoing management of risk.

This includes the increasing risks associated with a leadership role in any charitable organisation, and for this reason we are always vigilant about the scope and extent of management protection insurance which can otherwise be a neglected component of an organisation's insurance portfolio.

Technology is increasingly being embraced to help innovate and deliver benefits across the sector but also brings a range of new risks that need to be addressed. The associated and developing threat of fraud and theft perpetrated through use of technology is something that impacts heavily, and sometimes disproportionately, on the charity sector.

As one of the UK's leading independent insurance broking groups PIB has a wealth of experience and specialist expertise focussed on supporting the charities sector. So, whether you are an existing PIB client or looking to open a discussion with us for the first time we would be delighted to assist.

Please feel free to contact one of our specialists, whose details you can find in this brochure. Alternatively, if you would prefer to drop me a line directly please do so, and I will ensure you are put in touch with the most appropriate person to help with your specific needs.

Thank you for your interest and with very best wishes from all of us at PIB.

**Nigel Salisbury**  
MA (Cantab), FCII



Chief Commercial Officer  
PIB Group

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Nigel is a Chartered Insurance Broker and Fellow of the Chartered Insurance Institute with nearly 40 years experience in the insurance underwriting and broking markets. His experience in the charitable sector includes being trustee and chairman of a number of charities and currently chairs PIB's own charitable fund, the PIB Community Trust.

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# Section 1

## PIB and the Charitable Sector



Stewart joined PIB Insurance Brokers in 2007 and has a specialism working with not-for-profit organisations from across the sector. He is responsible for service delivery within the charity division of PIB and caters for the needs of a number of our larger and more complex clients.



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# PIB and the Charitable Sector

At PIB, our charity specialist team collectively help and advise charity and not-for-profit clients throughout the UK. To see the impact that our clients make to those that need them most is both humbling and gratifying.



The value of such organisations is immense and the protection of their future success and viability is paramount to our team. Similar forward-thinking organisations will consider risk and the response to that risk inevitably involves the arrangement of appropriate insurance protection.

PIB have been working with not-for-profit organisations for many years and that involvement is diverse and, in many cases, demanding.

Charity work often involves challenging environments and new ways of delivering a difference to the recipients of charity services. The experience of our team means that we can draw on a repository of knowledge that can be used to ensure the best advice and insurance solutions.

We assist clients across the breadth of the charity sector and this document aims to expand on just a few of those areas. Alongside this, we have colleagues throughout PIB

Group who can make a positive impact on charity stakeholders at many diverse levels. These include, but are not limited to:

## > **Recipients of Charity Services:**

We have specific insurance policies that could help the people you work for e.g., household and travel cover for those with illness or disability, carers insurance, prosthetics insurance etc. These can deliver a positive impact to those that need it most.

## > **Benefactors/Funders:**

Our insurance professionals provide assurance that charity initiatives are appropriately protected and ensure that funding will not be lost to uninsured or unidentified risks.

## > **Leadership teams:**

Our specialists can advise on suitable approaches to management risks. Experience tells us that this area is often overlooked and undervalued but in reality, it should be a critical facet of many insurance portfolio.

## > **Staff and Volunteers:**

The PIB Employee Benefit team can help to deliver a more rewarding working environment and help charities to retain their best people.

## > **Regulators and Professional Bodies:**

Our PIB Risk Management team can help to build proactive, workable management solutions and processes aimed at addressing the requirements of external regulators.



**At PIB, we pride ourselves on being a people business working in what can, at times be a highly technical sector. If you feel that we can be of assistance or if you have questions, please do not hesitate to contact any of the specialist staff mentioned throughout this brochure.**

# Care Charities

Our teams have been providing specialist insurance advice to care organisations for upwards of thirty years. Our team has a wealth of experience gained advising clients of all sizes in the care sector and have developed a thorough understanding of the various risks associated with the different types of work undertaken by care providers across areas such as palliative, domiciliary, home, residential, nursing support and more.



By taking the time to listen to our clients we gain a full understanding of their requirements so that we can tailor a solution to meet their individual needs.

We appreciate the many issues that organisations working within the care sector need to consider which helps us to provide the appropriate advice, support and cover your organisation deserves.

## Changing Requirements

The sector is ever changing, with the demands placed on care charities being more extensive than ever, particularly in relation to contract requirements, CQC inspections and coroners' inquests and requirements for early intervention and representation.



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We have worked with PIB Insurance Brokers for over 20 years now and they were able to save us substantial sums on premiums. At the same time as making savings we also got considerably enhanced cover for all aspects of the care operation which was missing from other policies. Whilst savings and better cover was the motivation for changing brokers and is still the case, we have stayed with PIB all these years due to the service we receive, plus their knowledge and understanding of the Care Sector and the challenges we face. Claims are dealt with ease and efficiency. We have dedicated named account managers with direct phone numbers and they have provided friendly personal service exceeding our expectations.

David West  
Little Sisters of the Poor  
4th March 2021

## Viability

We recognise the need to offer not only a cost-effective insurance solution but to provide cover that meets the specialist needs of the Care sector.

At PIB, we only work with insurance partners who have demonstrated a high level of commitment to the sector and that have clear Care sector experience.

We offer competitive premiums with flexible policy limits and wordings that are robust enough to meet the specific requirements of the sector.

## Claims Response

Our in-house claims team fully understand the needs of the Care sector and respond sensitively to claims.



In addition, many care clients can benefit from our additional areas of support including risk management protection, and employee benefits solutions.



Rachel has been working for PIB Insurance Brokers since 2011 and after a short spell in our claims team made the transition into broking, working with many of our clients who are working in the Care sector, specialising in those offering a wide range of services for their clients. Rachel continues to work closely with our care clients, making sure that their insurance arrangements remain suitable to their needs and is on hand for any queries, whether big or small.



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# Faith Charities

**Many of our oldest charity clients come from the Faith sector. Members of our specialist team have been working with the same clients for many years, developing unique insights and understanding of the challenges faced by our clients.**



Our portfolio of clients is wide-ranging and comprises places of worship of national and international significance right through to worship in a small village hall or home.

Our team have a good understanding of the interface between the people who worship and work within these organisations and the entity itself. We work hard to develop a rapport with each site.

Some regard the Faith sector as static and predictable, however we are regularly in discussion with clients about how they intend to use their buildings in the future.

Faith groups too are not insulated from the changes brought via technology and for some this means we help with data, technology crime and the risks associated with developing an online presence.



**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**

23rd February 2021

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## Understanding

Throughout our years working within the Faith sector, we have developed key understandings of the activities organisations are involved in.

These challenges can be diverse and include damage to older, listed property, replacement of unique (and sometimes valuable) contents and working with volunteers who may not be conversant with the intricacies of insurance.





## Claims

Experience of handling claims for Faith groups is essential, particularly in having regard for the specific nature of buildings and contents and the work that religious organisations are involved with. Our team can navigate the sensitivities of safeguarding case management and work confidentially with clients should the need arise.



**In addition, many Faith clients benefit from our simplified risk management tools and hazard spotting provided by our colleagues in PIB Risk Management, who offer tailored solutions to the specific exposure you face.**

## Cover and Cost

Needless to say, we understand the need for a cost-effective solution, and it is our belief that we are able to offer the correct balance of cover and cost.



Laurent has worked for PIB Insurance Brokers since 2005, and works with a large number of clients falling within the Faith/Religious sector. These charities' activities are often quite diverse, and Laurent has good knowledge and understanding of the unique challenges that this sector presents. Laurent works very closely with all of his clients, some of which have been insured via our teams for over 40 years.



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# Domestic Violence Charities

Our teams have been providing specialist insurance advice to domestic violence organisations for over 25 years, supporting them in the provision of vital services that meet the requirements of both the organisation and its service users.



PIB's experience working with over 100 individual domestic violence charities, as well as working closely with the Women's Aid Federation of England and Welsh Women's Aid, allows us to understand the challenges faced by your organisation, and the wider sector.

## Solutions

This experience has helped us develop solutions that recognise each charities' individual requirements with an approach designed to provide the confidentiality that is paramount to the organisation and its service users.

Our aim is to help ensure you get the attention and cover your organisation deserves in a secure way.

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PIB Insurance Brokers have a thorough understanding of the Domestic Violence sector. Their advice is invaluable, and their service is first class.

Sara Ward, Executive Director,  
Black Country Women's AID  
18th February 2021

## Challenges

Over the years we have found that many domestic violence charities have had difficulties obtaining appropriate insurance cover, and those that do have seen serious restrictions and exclusions applied to their policy.

The rise in modern slavery and trafficking are two areas that many organisations are increasingly experiencing challenges in. PIB's experience and expertise focuses on working with you to find solutions to these challenges whilst recognising the importance of a cost effective insurance solution.

This has allowed us to develop a package that is tailored to our clients needs.

## Claims support

Our relationships with these insurers allow us to work with new clients, and support claims for existing clients, quickly through a dedicated in-house team who have a firm understanding of the Domestic Violence sector and the range of claims typically made.



**In addition, many domestic violence clients benefit from additional areas we can offer such as focused risk management, employee benefits and HR advice.**

## Experience

We only place cover with insurers who demonstrate understanding of the dynamic that exists between the organisation and its partner local authorities.



Angie joined PIB over 25 years ago. During this time Angie has specialised exclusively in the Charity Sector with particular emphasis on Domestic Violence and Abuse organisations

Angie Crossan Dip CII

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# Homelessness and Social Welfare Charities

Members of our teams have been working with homelessness and social welfare charities for more than a decade. Our team of insurance specialists understand the different challenges faced and have the knowledge to work with insurers to debunk commonly held negative perceptions.



We appreciate that no two charities are the same and therefore we work to understand the activities of each organisation (e.g. short-term emergency accommodation, longer-term residential shelters, drop-in centres and/or other support and advice services), how they work, and what cover is required. It is through this understanding that we can offer the service and cover you need.

Organisations operating in the Homeless and Social Welfare sector can face some unique risks in their day-to-day activities.

There is always the possibility of individuals presenting unpredictable behaviour, mental health concerns, addiction, and sometimes these factors will overlap. As a result, there are critical aspects of cover charities need to consider carefully, and it's important to

recognise the different basis of covers provided by insurers operating in this sector. For example, the interface between Public Liability, Professional Indemnity and Medical Expenses can be complex, but through our years of experience we have learnt how to simplify this area for clients.

## Some key areas of cover we provide include:

- > Employers & Public liability
- > Safeguarding / Abuse cover
- > Loss of Revenue / Additional Expenses cover
- > Medical Malpractice insurance
- > Trustee / Management Liability cover
- > Professional Indemnity cover

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## External Factors

We know there can often be strong tender competition when working with local authorities, as well as disproportionate contractual pressure being imposed by funders. This can leave very limited options for organisations dealing in first response. Alongside this in the current climate, there is increased demand on services at a time when some funding streams are under pressure.

## Solutions

We offer competitive premiums with reputable partner insurers who offer flexible policy limits and wordings, adapted to meet sector-specific requirements.

Our dedicated in-house claims team are also highly knowledgeable within the Charity sector and work consistently to provide a timely outcome of claims of all natures.



**We are a client of PIB Insurance Brokers and I find the quality and standard of work to be very high, insurance queries are always dealt with promptly and professionally, regardless of how small, or sometimes insignificant, they are. I feel PIB go 'above and beyond' any service we have received in the past, not only providing good brokering service, but offering advice and adhoc help when required, for example when we take on new business. The patience and friendliness displayed by all the team is second to none. I would thoroughly recommend PIB, not only do they ensure we have the correct cover for our business at the best rates at renewal, they also provide a good service all year round.**

**Catherine Keen, Finance  
Director of Porchlight**

15th January 2021



**In addition, many charity clients can benefit from our additional employee benefits scheme and risk management protection where we offer tailored solutions to the specific exposure you face.**



Laurent has worked for PIB Insurance Brokers since 2005, and is heavily involved with charities working in the Homelessness and wider Social Welfare sectors. Laurent has been active in this area for over 10 years, and is therefore well placed to understand the different challenges that local, regional or national charities face.



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# Education Charities

Our teams have been helping to protect education establishments and institutions since 1976. We understand every school is different, and our employees have a breadth of knowledge working across a variety of educational establishments including Independent, Maintained, Academy/ Multi-Academy and Special Educational Needs (SEN) schools.



Throughout our years working within the Education sector, we have gained a high level of knowledge and understanding of the activities undertaken by educational establishments, both academic and non-curricular.

Whether it be safeguarding or disaster planning, we understand the complexities schools face and you can be confident that our team has the expertise and experience to ensure the right level of protection for your establishment.



Dealing with PIB Insurance Brokers gives me confidence that we are making informed decisions about the Foundation's insurance requirements. It is a really personal service and they know and understand our schools and always respond promptly to requests and work effectively to get the best outcome.

**Eddie Tolcher,**  
**The Princethorpe**  
**Foundation**

11th March 2021



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PIB understands the need to reduce risk exposure within the Education sector as well as controlling insurance costs and believe risk management is the key to achieving this.

**Our team are experienced in delivering solutions that meet your specific needs, conveying significant experience of:**

- > Knowledge of the challenges of material losses in older, larger and/or listed properties
- > Diverse liabilities some of which can be in challenging areas e.g. interface with work experience providers, overseas travel and cost benefit assessments of newly proposed activities
- > Handling matters professionally, sensitively and in confidence
- > Older contents with antique value and the approach to insuring this type of property
- > Promoting risk awareness on staff training days
- > Rapidly developing areas of risk such as IT, Data and Technology Crime

We only place business with insurance partners who understand education settings and display a clear knowledge of the sector, all of whom have experience in settling large and complex losses in this area, proactively supporting the client through the process.

To ensure that you have the highest level of protection, we assess the risks you face and develop with you a programme tailored to meet your specific requirements, ensuring that you are protected against claims which may arise today, and long-tail liability claims.

We get to know you and provide hands-on, tailored advice to keep your organisation protected with the right levels of insurance cover alongside competitive premiums and flexible policies to help manage your risks.



**In addition, many education clients benefit from our additional risk management protection, where we offer tailored solutions to the specific exposure you face.**



Since joining PIB in 2013, Ryan has specialised in the insurance requirements of not-for-profit organisations; ranging from Care and Religious organisations through to Education establishments. Ryan works with our school clients to help them manage their historical, current and future risks, and offers advice as to how risks can be transferred to the insurance market for the protection of the organisation.



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# Hospice Charities

At PIB, members of our teams have been working with hospice clients for more than a decade. Proud to be the nominated supplier to Hospice Quality Partnership, our insurance specialists look after a significant proportion of the UK's hospices.



Our experienced team work with a diverse range of clients and understand the various activities undertaken by hospices such as clinical, retail and fundraising.

Whilst overall governance of the organisation is paramount, each of these areas bring their own set of needs, whether that be meeting the requirements of the NHS/CCG

contract, satisfying a lease arrangement on a shop or securing insurance for a large-scale fundraising event.

We have a proactive approach to dealing with risks for the benefit of specific clients or the Hospice sector as a whole and you can be confident that we will do the utmost for you and your individual hospice needs.

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## Experience

Our specialist team strive to offer a cost-effective solution by working with a select group of insurers, who have many years of experience dealing with hospices, whilst maintaining a high level of cover ensuring your clients have comfort of appropriate insurance protection to meet their needs.

Our in-house claims team understand the sector and are proactive in seeking early resolutions for claims of any nature.

## Cover and Cost

PIB offer bespoke hospice products and we constantly review the products within the market and update these to provide protection tailored to the needs of hospices.

We understand that hospices continuously innovate in their activities both in terms of the care provided but also from a fundraising perspective, so we ensure insurance arranged is flexible and responsive to the needs of the hospice sector.

That's why we arrange wide policy wordings, built on the needs of hospices.



**In addition, many hospice clients benefit from our additional risk management protection, where we offer tailored solutions to the specific exposure you face.**



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**  
11th March 2021



Rachel has been working for PIB Insurance Brokers since 2011 and after a short spell in our claims team; made the transition into broking, working with many of our clients who are in the Care sector. Rachel looks after the insurance needs for a number of our hospice clients and plays a pivotal role in the development of our hospice proposition and educating our clients whilst also overseeing the relationship with Hospice Quality Partnership.



**Rachel Barker**

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# Learning Disability

**At PIB, our teams have over 10 years' experience in providing insurance for charities working within the Learning Disability sector, with clients ranging from large multi-location organisations, to smaller outreach charities.**



The services delivered by clients have typically evolved and diversified from centralised care/support to a more dispersed community-orientated strategy. We have kept pace with that change and the attendant risks created.

We have seen a significant retraction in appetite of the insurance market and it is therefore critical that the correct insurer market is selected to ensure the continuous provision of cover responsive to the needs of the Learning Disability sector.

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**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**  
4th March 2021

**With our specialist experience within the Learning Disability sector, as well as discussions with our clients, some issues that have arisen in recent years include:**

- > Ensuring suitable cover for injury caused by individuals with unpredictable behaviour
- > The need for early intervention when staff are injured in the discharge of their duties
- > The need to offer resilient travel insurance for groups / individuals who may otherwise find it difficult to source cover
- > Risk management support for diverse activities such as those delivering work opportunities or life/education skills
- > Support in everchanging fundraising activities to ensure the continuation of adequate funds to maintain growth
- > Responding to insurance requirements of funding partners

We have worked tirelessly to build an expertise that mirrors the needs of our clients.

### Experience

At PIB we recognise that many charities within the Learning Disability sector will continue to broaden the scope of services, offering those more akin to educational school settings. With this in mind, we will only work with quality insurers who demonstrate long term commitment to this sector, who can also provide the necessary flexibility around new services and activities you may look to provide.



**Our dedicated team of insurance specialists are ready to help and respond quickly to queries and claims should they happen. In conjunction with this, we also have the capability to tailor risk management solutions to offer a holistic approach to managing your organisation's risk.**



Chris joined PIB in 2012 after completing a Bachelor's degree in Business Studies. During his 9 years with the organisation, he has specialised in working with the Learning Disability and Healthcare sectors. He has built a wealth of knowledge around the specific governance and challenges faced by the Learning Disability sector and has played a key role in enhancing our proposition for these clients.



Chris Barritt BA (Hons) Dip CII

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## Section 2

### Specialist Disability Insurance



Andy has over 20 years' experience in insurance and has a passion for providing excellent service to customers. He also has a particular focus on how better we can work with the Disability sector and the companies operating within it to ensure our suite of products suits the needs of the customers and businesses we work with.



Andy Mellor

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INSURANCE



# Specialist Disability Insurance

**For forty years, Fish Insurance, part of PIB Group, has been providing specialist insurance for people who live with pre-existing medical conditions, mobility issues and disabilities.**



Today we're proud to be trusted by over 80,000 customers, making us one of the biggest disability and independent living insurance providers in the UK.



[Click here to find out more about Fish Insurance.](#)

We recognise that we are here to give our customers peace of mind and security to know they are free to travel and live an independent life.

## Values

Our values, based on integrity and trust, are embedded in the culture at Fish Insurance and come across in everything we do, from the way we look after customers and employees, to our approach to partnerships.

## Working with us

Fish Insurance has a wealth of support and training to help create strong and successful partnerships. Our partners will benefit from the support of our partnership

account management and marketing team who are highly experienced in developing successful partnerships that promote insurance products through charity and volunteer organisations.

We believe that expert and easy to deal with account management is crucial to the success of any partnership. We work closely with our partners to ensure an in-depth understanding of their organisation and the customers we'd be dealing with, with the aim of identifying opportunities to drive growth and offer a revenue stream.

We welcome working with medical teams and specialists within the organisation to ensure that our underwriters have the most up-to-date medical information to keep our policies fit for purpose. Importantly, we provide all the support our partners need to be confident their customers are in safe hands with Fish Insurance, leaving them to get on with their good work.



**I have tried various Insurance Companies but none of them understand the complexities of a disabled person's needs. Fish Insurance not only knows what is needed and can quote you on those things without having to hold on to the phone whilst whichever Insurance Company you are speaking with contact the underwriter about certain aspects of your cover, not only that but they offer specialist cover at very reasonable prices. I have my car, home and 3rd party wheelchair cover for my wheelchair. I would recommend them to any disabled person. The staff are here in England and very helpful.**

**Mary Wilkinson, Fish customer**



**★ Trustpilot**



[Click here to see what our customers say about us.](#)

# Our products

Each of our 80,000 policyholders have cover that is specially suited to meet their unique and specific requirements, offering a wide range of benefits.



## Car

Our private motor insurance policy is not off-the-shelf, but designed in collaboration with our insurers, specifically to serve the needs of people with disabilities, mobility issues and Blue Badge holders.



[Click here for more details.](#)

## Travel

Fish Insurance is proud to be working with travel experts Ancile Insurance to help customers with disabilities and medical conditions find the right cover for their trip. Travel Insurance from Ancile ensures customers are protected so they can get on with planning their adventure..



[Click here for more details.](#)

## Mobility Scooter and Powered Wheelchair

We know how important mobility scooters and powered wheelchairs are to our customers' lives. That's why we've designed a mobility insurance policy to help keep our customers moving, whether at home here in the UK or when travelling further afield.



[Click here for more details.](#)

## Carer & Personal Assistant

At Fish we know what a vital role Carers and Personal Assistants play in providing support for those most in need. This is why we have worked with our insurers to design an insurance product that meets their needs, while delivering an excellent level of service.



[Click here for more details.](#)

**I don't think I have ever dealt with such a professional and attentive insurance company. Everything was so easy..the live chat was instant..unlike some companies who keep you waiting! Fish were so human and so helpful. Bethany emailed everything to me instantly. I simply cannot express my appreciation for such a prompt and efficient service. I will be highly recommending fish insurance to everyone.**

Marie Ireson, Fish customer,  
November 2020



 Trustpilot



[Click here to see what customers say about our service](#)

# Our products



## Wheelchairs

Our Manual Wheelchair Insurance cover is designed to ensure that if your wheelchair is stolen, damaged or involved in an accident it will be promptly repaired or in certain circumstances, if less than two years old, replaced. This is backed by our prompt and professional service.



[Click here for more details.](#)

## Prosthetics & Orthotics

People who were born without a limb, suffered limb loss or a serious limb injury may rely on a specially fitted prosthetic or prostheses for their mobility and independence.



[Click here for more details.](#)

**Click here** to see how we keep our customers and business partners updated with topical information in the industry



**//** As a mobility retailer and stairlift installation company we have been using Fish Insurance products now for many years. We find the whole operation very professional, fair and compassionate. The general outlook is one of assistance to the end user rather than protecting business interests first. As a company we use many of their stairlift extended warranty policies and along with a robust service schedule it certainly fulfils the objective of creating a trouble free experience and peace of mind for the stairlift user. I would have no hesitation in recommending the use of Fish Insurance policies to give your service users the protection and cover they deserve.

**Alastair Gibbs, DisableAids Ltd,**  
April 2021



Mike has worked in the disability equipment market for over 50 years, previously owning multiple mobility businesses, meaning he is an expert in all forms of equipment. He has worked for Fish for the last 3 years where he is the Business Partnerships Manager for disability equipment.



**Mike Holborn**

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**fish**   
INSURANCE

# Independent Living

## Our new Protect Range of policies



**Specialist insurance for people who employ personal assistants (PAs) or carers. This cover provides protection against claims resulting from injuries and damage to people and property.**

Over the last 2 years, Fish has invested time and energy in to creating a new proposition in this - our flagship product.

The cover focuses on providing insurance for those receiving care in their home. These customers are often the most vulnerable, so it is vital to ensure we are providing the right insurance policy that can help to reassure our customers that they are protected.

The new Protect Range has focused on enhancing cover such as public liability and redundancy cover, areas for which we receive a large number of claims and that really matter to our customers.

### Care Protect

For those who employ a carer or personal assistant



[Click here for more details.](#)

### Healthcare Protect

For those who employ a carer or personal assistant that carry out healthcare duties for their employer



[Click here for more details.](#)

### Employee Protect

For those who are employed as a carer or personal assistant by someone who receives direct payments or a personal health budget



[Click here for more details.](#)

### Additional Benefits in our new range of products:

Fish Insurance have partnered with Altura Learning, a Skills for Care Centre of Excellence offering multi-award-winning training solutions – with the aim of engaging, informing and inspiring.

- > Access to training designed specifically for those receiving Personal Health Budgets or Direct Payments and their employees
- > CPD accredited courses – best practice guidance by those working the care sector
- > The training has been created in partnership with experts in the NHS, UK research universities and charities



John has worked at Fish for almost 9 years, during that time he has held a variety of positions, all of which have been connected to the direct payments market in some form or other. He has gained a wealth of experience working closely with Local Authorities, CCGs, Support Organisations and Solicitors.



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**fish**   
INSURANCE



## Section 3

### Protecting Your Employees, Volunteers and Trustees



David is MD of our EB division (PIB EB) within PIB and has been part of the industry for over 25 years. David has grown PIB EB from effectively a start-up business to now having a significant footprint within the industry. PIB EB is recognised as being innovative and customer focused and provides consultancy services to many UK household names with one of the key strengths being the use of technology to deliver customer tailored solutions.



David Skinner

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**pib** employee  
benefits

# Employee Benefits

**PIB Employee Benefits work with you to provide solutions across a range of employee benefits. We recognise that employee engagement, wellbeing and recognition is more important than ever to employers and their staff.**



With reach across the whole of the UK, we offer benefits consultancy and bespoke services delivered by a dedicated and cohesive team, designed to help manage and optimise your employee experience.

We believe that attention to your needs and delivering excellent service is paramount in building our relationship.

We offer a truly bespoke service, by taking the time to understand the challenges you face within your organisation and tailoring our approach to align to the specific needs of your workforce.

As the Charity sector can be incredibly diverse, a one-size-fits-all approach is not appropriate. Through our experience within the market,

and our work with both large and small organisations, we have experience in adapting the key messages so that they are relevant to the various demographics within your workforce. We assess the needs of the charity itself, but also consider how to properly support the volunteers within your organisation.

Continued on next page >

## Knowledge

In addition to our wealth of knowledge around more traditional benefits such as Pension, Healthcare and Group life assurance we are passionate about linking together an organisation's whole wellbeing approach.

Our experience linking the four pillars of wellbeing: physical, social, mental, and financial, allows us to achieve a positive outcome. We offer support across all areas of employee benefits to offer a joined-up, seamless approach.

Through our experience within the employee benefits market, we can introduce organisations to new initiatives or alternative arrangements, many of which can be a viable alternative for your staff at a much lower cost to the organisation.

We understand that there can be mounting costs for charities, particularly in these times of

uncertainty for many. We use our influence and scale within the market to drive the most competitive outcome. We strive to help keep costs down using our buying power, alongside our understanding of alternative benefits.

## Results

As part of our approach, we look at your existing benefits to assess whether they are still relevant and cost effective. We work with you develop a benefits scheme which is not only fit for purpose but communicated appropriately to employees.

Through our experience, we understand that the most successful employee benefits arrangements often include technology solutions that facilitate choice for employees. We can negotiate the best terms to give staff the right choices based on their lifestyle.

As part of a wider effort across all PIB Group, we offer collaborative solutions which provide a streamlined package.

Our innovative and collaborative approach, combining our expertise with evolving technology, can help create an employee benefits strategy that will endeavour to meet your needs both now and in the future.



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# Section 4

## Risk Management



Working alongside our brokers, Gavin helps our clients to respond effectively to evolving risks, legislation, accidents and incidents through development and implementation of bespoke risk management solutions. Gavin leads the strategic and operational development of the PIB Risk Management division's charity and education offering.



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**pib** risk  
management

PIB Risk Management's services are not considered regulated activity by the Financial Conduct Authority



# Risk Management

**PIB Risk Management have been providing charities with expert risk management advice from leading risk management and training professionals across the UK for more than a decade.**



Our team has a wealth of experience and qualifications and many of them are members of the Institution of Occupational Safety and Health (IoSH), the Institute of Risk Management (IRM) and the International Institute of Risk and Safety Management' (IIRSM) .

## Experience

Our experts embrace the concept of 'risk' in its widest sense. PIB Risk Management's tailored solutions cover areas such as health and safety issues, but also go beyond that into business continuity planning, fleet risk management, HR, employment law and quality assurance.

## Solutions

Focussed on providing simple, creative, yet effective solutions to risk management that work in the dynamic

and changing charity environment. Our solutions are tailored to each and every client to ensure that what they have in place is perfectly suited to them. Looking to provide peace of mind that allows you to focus on delivering care and services to those that need you most.

The integration of effective risk management with a well organised insurance programme is the best way to protect your organisation and your employees and volunteers.

What's more, a positive attitude towards risk management can help present an excellent moral, legal and financial risk to insurance companies.



Continued on next page >



## We look to support you in the management of workplace risks in three ways:



### Risk Management Advice

Successful risk management depends on having a well organised process and effective delivery to identify and respond to risks . We can help to protect your activities through the controlled management of risk.

Our services include:

- > Creating a risk management environment
- > Risk mapping
- > Risk monitoring, auditing, and continual improvement
- > Business Continuity Planning

### Targeted Consultancy

Our combination of consulting and auditing can help an existing risk management function respond to evolving risks, legislation, incidents and accidents in a way that will suit your work.

Our consultancy includes:

- > Health & Safety
- > Fire Risk management
- > Security
- > Information Security
- > Environmental
- > Quality Assurance

Continued on next page >

### Training, eLearning, HR and xCenta Solutions and Support

We offer a wide range of standard and tailored training courses to keep the knowledge and skills of your employees and volunteers up to date.

We can provide you with HR support to complement your in-house team and our proprietary online risk management system xCenta system for efficient delivery.

#### Support includes:

- > Face to face training
- > eLearning
- > HR Support
- > xCenta solutions

No matter where you currently find yourself on your risk management journey, our specialist team can help to develop and support in making it better.

Whether you are just starting out or you're well advanced with your risk management activities, we are confident we can improve your approach to managing risk and help you thrive.



**In submitting tenders and having to evidence our health and safety arrangements, PIB Risk Management has been invaluable and has ensured that we meet all requirements. They also delivered training to staff which has benefitted the Charity and individual staff development. If we have any questions, PIB Risk Management always promptly offers advice and their professional yet friendly service has been most beneficial. They have demonstrated an excellent understanding of the voluntary sector and our requirements as a small charity.**

**Pamela Richardson**  
**Women's Aid Leicester**  
 4th March 2021

> Working alongside our brokers, Gavin helps our clients to respond effectively to evolving risks, legislation, accidents and incidents through development and implementation of bespoke risk management solutions. Gavin leads the strategic and operational development of the PIB Risk Management division's charity and education offering.



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**pib** risk management

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# Section 5

## Claims



Camille joined PIB Insurance Brokers in 2018 and has over 13 years experience in the industry all of which have been claims focussed. The majority of her experience has been gained working for insurance brokers specialising in various different aspects of claims handling and claims analysis.



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**pib Group**



# Claims

**At PIB, we're proud of our heritage and the ability to provide professional tailored solutions to our clients. We take this same approach with our claims management.**



If you have to make a claim on your insurance, then our dedicated UK-based experienced claims teams will be here to help you every step of the way.

We know claims can be stressful and time-consuming for clients, so our nominated claims handlers work with insurers to make the process as straightforward and painless as possible. Our claims team has considerable experience of working across the entire spectrum of claims commonly encountered within the Charity sector. We also ensure that our chosen dedicated claims team are known to you, the client.

**Our claims team seek to deal with claims quickly, efficiently and with the least amount of upheaval and can provide support and advice including:**

- > Experience of claims involving heritage buildings
- > Delegation handling authority for claims in defined areas, helping to further speed up response times

- > On-site representation when circumstances demand and support with claims presentation and negotiation on major losses or significant claims
- > Key specialist colleagues in areas such as Property, BI, Financial Lines, Casualty, Disability and Safeguarding
- > Claims experience for those operating in retail shops
- > Specific claims review meetings at defined intervals
- > User-friendly claims reports highlighting agreed data
- > Claims bulletins aimed at identifying learning points
- > Access to an experienced panel of loss adjusters

You can have confidence in our claims team that we will endeavor to make the process as straightforward as possible from start to finish. With out-of-hours claims service available, we'll ensure that valid and fair claims are paid in a timely manner.

**Our customers remain at the centre of what we do:**

- > Emergency out-of-hours contact and helpline telephone numbers
- > 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, tailored to a timescale that suits you

# Protecting your charity, your beneficiaries and your team

> Please get in touch with one of our sector experts noted earlier in the document or email on [charity@pib-insurance.com](mailto:charity@pib-insurance.com)

Get in touch  
[pibgroup.co.uk](http://pibgroup.co.uk)  

**pib Group**