



PIB Insurance Brokers  
**Homelessness &  
Social Welfare Insurance**

## Specialist homelessness & social welfare insurance

> visit [pib-insurance.com](https://pib-insurance.com)

PIB Insurance Brokers has extensive experience working with organisations operating in the homelessness and social welfare sector. We're proud to be able to name some of the most well-respected national homelessness charities as our clients.

# Protecting your charity

## Homelessness and social welfare insurance



**We specialise in the diverse insurance needs of charities working in the homelessness and social welfare sectors.**



Crisis has been a client 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 we receive, all insurance queries are dealt with promptly and professionally, regardless of complexity or volume. PIB provides a consistently good brokering service as well as offering informed and helpful advice when needed.

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

### Our expertise

Our specialist team has over 20 years of experience within the homelessness and social welfare sectors.

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 they need.

It is through our understanding that we can offer the best possible service and most suitable cover.

Homelessness charities and similar organisations can face unique risks. 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 challenging and unpredictable behaviour.

There are some critical aspects of cover which charities need to consider carefully (particularly around trustee/management liability, legal liability cover and safeguarding), and it is important to recognise the different basis of covers provided by insurers operating in this sector.

### Cover we can provide:

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

### Our service

We take pride in the service we offer all our clients, providing each one with an individual service team. This includes access to our in-house claims team, who are committed to handling any claims quickly and effectively. Their extensive experience within the sector allows them to resolve claims with minimal disruption.

## Case study

Homelessness charities, like many third sector organisations, invariably lease properties from a number of individuals and organisations (private landlords, housing associations, councils etc). In turn the charity will then provide accommodation for the people that they work with. As part of an in-depth review for a charity we reviewed their lease obligations and those of their landlord(s). We found that no two leases were the same and the wordings used also varied widely. We identified varying degrees of ambiguity as to whether damage caused by the charity's clients/residents was covered by the landlord and/or their insurer. This is important as, in a normal landlord/tenant relationship, it will fall to the tenant charity to make good the damage that the landlord is not responsible for. The expectation will be that the premises are handed back to the landlord in the same condition as at the commencement of the lease.

## Common issues

- > Damage caused to buildings by an uninsured risk (typically due to the landlord's policy cover being too narrow in scope). This could have serious consequences and leave the tenant charity facing a potentially significant uninsured loss.
- > We identified another risk which arose where the landlord did insure but their policy carried a large excess, on this occasion it was passed on to the tenant charity. This can expose tenant charities to significant levels of financial risk.
- > Ambiguity also becomes apparent where leases exclude damage resulting from client's/resident's acts (e.g. a fire or flood started by a client/service user). The consequences could be catastrophic if the claim was substantial and the tenant charity is faced with potentially ruinous repair costs.

## Next steps

We recommend for charities to have sight of their landlord's insurances to highlight potential exposures. This allows us to advise on areas of improvement or renegotiation.

The above are only a few of the key areas that require a charity's careful consideration.



## Risk Management

Working with our colleagues at PIB Risk Management, we can offer risk management solutions to help your organisation adapt and improve, keeping the challenges of risk management to a minimum. This includes health and safety, continuity planning and training.

PIB Insurance Brokers and PIB Risk Management are both part of the PIB Group. PIB Risk Management Ltd are exempt from both FCA authorisation and FOS as they do not carry out regulated activities.



**The patience and friendliness displayed by all the team is second to none. I would thoroughly recommend PIB Insurance, 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,  
Porchlight**

# Get in touch

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