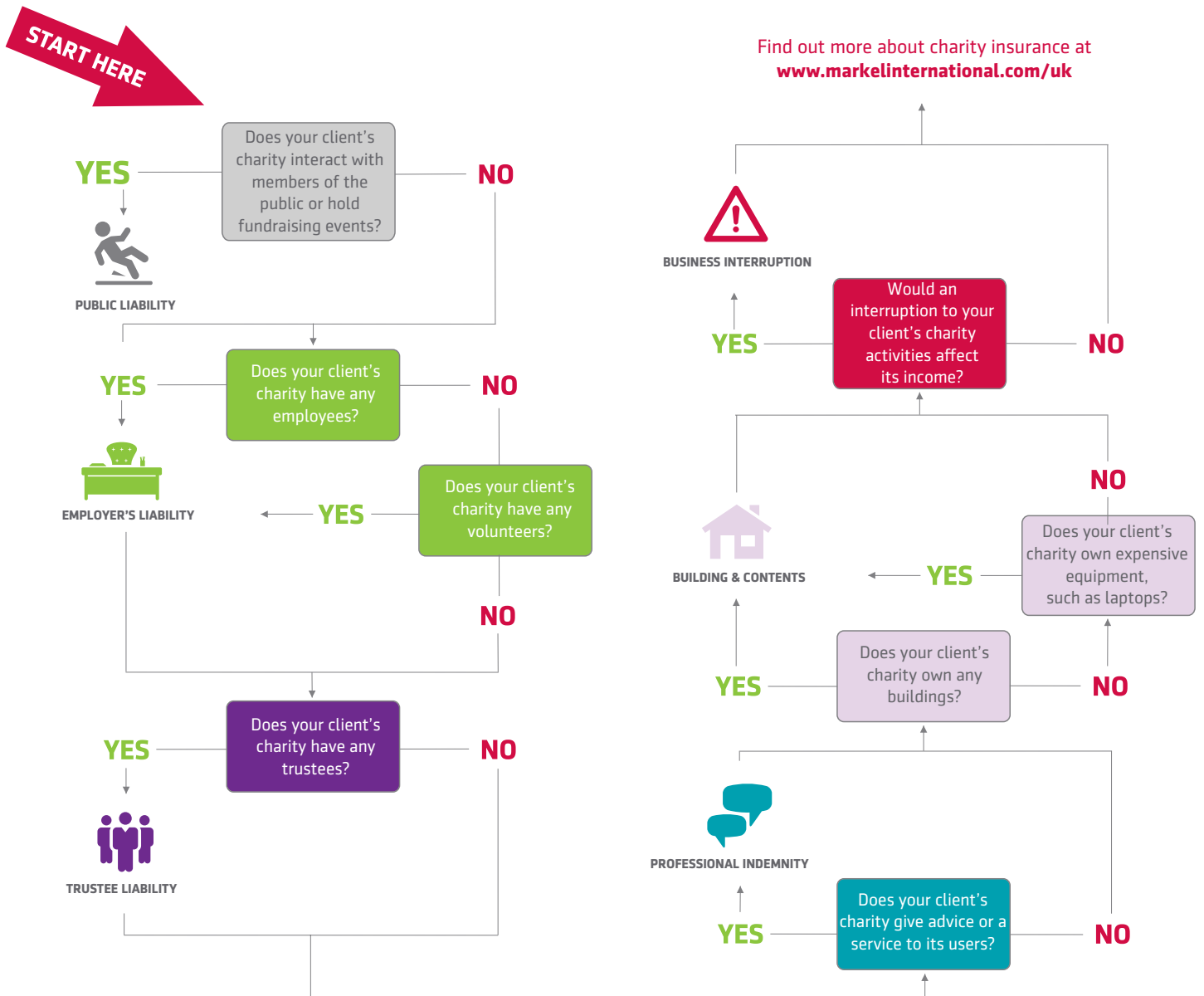


What type of charity insurance?



Markel's quick guide to insurance



Public liability insurance covers a charity in the event a third party (such as a member of the public) is injured due to a charity's negligence (such as slipping on a wet floor) or if a charity damages third party property (for example, if a charity caused damage to a hired building).



Trustee liability insurance covers the cost of defending a charity's trustees against allegations of wrongdoing, disqualification as a trustee or extradition proceedings.



Buildings and contents insurance can cover a charity's buildings, general contents and computer equipment against accidental damage, theft and various disasters including fires and floods.



Employer's liability insurance covers a charity against allegations of injury or illness suffered by employees (and volunteers) working for a charity. If a charity has employees, it is legally required to have a minimum of £5m cover.



Professional indemnity insurance covers the cost of defending a charity in the event it gives incorrect or negligent advice (for example, through a drop-in counselling service) to one of its service users.



Business interruption insurance covers a charity for the increased costs in working (or the loss of income) following an interruption (such as a flood or fire) which affects your charity's day-to-day operations.