

Charities Combined

Specialist Commercial Combined



Charities and community groups do more than provide services – they change lives.

Our specialist insurance is designed with this in mind, offering tailored protection that reflects the unique risks and responsibilities these organisations face. For brokers, it means confidence in recommending cover that’s not only comprehensive, but built around the people behind the mission. With over 30 years’ experience supporting the third sector, we offer practical expertise and a people-first approach your clients can trust.



Target markets

- Counselling, advocacy, outreach, wellbeing, support groups
- General community, neighbourhood groups, social groups, hobbies and local interest
- Nurseries, playgroups and out-of school clubs
- Community and/or village hall provision, management and administration of facilities for the benefit of the community
- Training and/or education
- Youth and children’s groups, clubs and societies

Cover

- Responsibilities to third parties**
- Public and products liability
 - Professional liability*
 - Management liability*
 - Entity defence*

- Responsibility as an employer**
- Employers’ liability
 - Employees personal accident*

- Protection of assets**
- Fidelity*
 - Cyber risks*
 - Property*
 - Business interruption*

*Optional cover at an additional cost

This product is ideal for smaller charities and community groups with income and/or premises with exposures up to £2 million. Our risk appetite approach and the efficiencies of our broker eTrading platform allows us to offer minimum premiums starting at just £85 for PL and EL cover.

Target	Will Consider	Polite Decline
– Advice, Advocacy & Counselling Groups – Community Centres, Halls & Local Facilities – Charities, Voluntary & Community Organisations – Arts, Culture & Heritage Groups – Nurseries, Crèches & After-School Clubs – Adult Education & Training Providers – Youth, Children’s & Recreation Groups – Amateur Sports Clubs (incl. Football & Cricket) – Trade & Professional Associations	– Arbitration & Debt Management Charities – Food Banks & Resident Associations – General Office-Based Charitable Administration – Amateur Sports Club (ex Cricket/Football/Rugby)	– Animal, Agriculture & Environmental Activities – Education, Residential & Social Care Institutions – High-Impact / Professional Sports & Leisure Activities – Events, Entertainment & Hospitality Venues – Professional, Financial & Technical Services – Political, Religious & Membership Organisations – Construction, Manual & Property Services – Retail, Commercial & Trading Businesses – Scientific & Research Bodies

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Policyholder benefits

Policyholders also have access to additional services to help them navigate everyday challenges:

- ✓ Business Hub
- ✓ Business and Legal Helpline
- ✓ Tax and VAT Helpline
- ✓ PR Crisis Management Helpline
- ✓ Cyber Helpline
- ✓ Markel Care Practitioners Consultancy

Depending on the exact details of cover, policyholders can opt-in for complimentary access or add services required for an additional cost. Please see the policy documentation for full details and how to access benefits.



Ways to trade

We remain committed to serving our brokers with exceptional service in the way they want to be serviced, and we know a quick decision is vital.

If you're a Markel partner broker, quotations for this product can be accessed via:

Open market

markelukcarenewbusiness@markel.com
0345 351 2600

Markel Broker eTrade

[Markel UK Online](#)

Acturis

Request activation on Acturis now.
insurance.uk.markel.com/acturis

More information

For further information about this solution, visit: uk.markel.com/charities or speak to your local [Markel representative](#)

All information accurate at the time of production February 2026.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

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