



Charity and Not For Profit Organisation Insurance

At Severn Bay we understand that charities, not-for-profit groups, community groups and social enterprises come in all shapes and sizes and that they come with many different aspects to consider as far as insurance is concerned. The complex nature of your property, liabilities, trustee indemnity, fidelity requirements and the range of people you deal with and events you run complicate the situation and mean that an off-the-shelf package won't necessarily offer you the cover you require and the peace of mind you deserve.

We are experienced in covering this type of risk, with clients varying in size from small to multi-sited and even over-seas companies. Our specialist team of advisers will come and visit you and get to really know you and your business, ensuring that you get the correct technical solution at the lowest price in the market.

We don't take commission from insurers, so we only work for you! We charge professional fees for the placing and management of your business, which we declare up front and in full.... So if you've ever wondered how much your broker is earning from you – wonder no more! Also there is no Insurance Premium Tax on professional fees – currently saving you 12% on this part of your premiums alone.

Typical Covers for Property Industry Insurance include:

- Buildings – covering the rebuild cover for the structure or just your improvements to the building as a tenant
- Contents – including office equipment and computers along with whatever equipment you need to provide the services you do
- Business Interruption – cover to get you back to the trading position you were at should the worst happen and you have a significant material damage claim
- Money and Personal Assault
- Trustee Indemnity, Fidelity Guarantee and Management Liability
- And of course... Public and if needed Employers' Liability cover

Call or email to arrange a visit from one of our experienced team





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Optional extras might include:

- Legal Expenses cover
- Loss Recovery Insurance
- Media Risks
- Professional Indemnity
- Loss of Licence / Registration

So whatever your requirements – with Severn Bay you will get

- Dedicated Adviser – who will deal with all aspects of your cover
- Free review of your current insurance arrangements
- Full Risk Management service available
- Bespoke Covers – catering for your needs
- Many optional covers available
- Policies underwritten by UK leading Insurers
- Experienced claims advisers who will deal with claims on your behalf
- Selection of payment options including monthly instalment facility available on request

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