



Colmore Charity & Care



Professional Indemnity Insurance

The scope of services offered by charities can be extensive. Whether it be signposting of services, leaflet publication, provision of debt advice, provision of training, budgeting, pastoral care, legal advice or, increasingly, services provided to third parties for a fee, the potential for errors and/or omissions exist. Regardless of whether the work is done as part of your charitable activities or for a fee, a claim or allegation could be made against the charity for errors and omissions in the provision of professional services.



Professional Indemnity Insurance

Many charities have contracts with local authorities who often stipulate under the contract that the charity is required to purchase Professional Indemnity Insurance, not only to protect itself from significant legal defence costs that can be incurred, but also to ensure they are covered for any awards or settlements that may arise out of an allegation or claim.

Whilst professional indemnity can be purchased due to contractual requirements, all charities providing services will have at least some professional indemnity exposure regardless of whether a fee is charged for the work being undertaken or not. Charities should consider whether Professional Indemnity Insurance is a useful mechanism to protect against such an exposure.

The Colmore Charity & Care team has worked with charities for many years, advising them on how best to safeguard their daily operations from allegations and claims around errors and omissions, libel and slander, breach of data, breach of intellectual property rights and infringement of copyright. Our experience and knowledge of the specialist products available to the charity sector make us well placed to ensure your organisation is robustly protected.

Our capability and values

Every client matters to us. We are resolved to making sure this is constantly reflected in the service we offer. The values upon which Colmore Insurance Brokers has been established guide our daily operations, and ensure that we're forever attentive to the requirements of our clients.

Integrity - We are regulated by the Financial Conduct Authority and adhere to its core standard of Treating Customers Fairly. This means our clients can have the confidence that whatever advice we offer, it is delivered with their interests in mind.

Expert advice - We have years of combined experience gained from different organisations. This has given our team the strong expertise on which to build their firm, and enables them to take a holistic approach to risk and deliver bespoke insurance solutions.

Client focussed - The client is at the heart of all we do. We are an independent insurance broker with access to the leading insurers, and because we are not constrained by any of them, our services are steered by our clients' requirements.

Passionate - Only through our desire to make life easier for our clients and try to help them avoid financial difficulty can we seek out protection that will serve them well. We hope to meet all of our clients in person so we can fully understand any challenges they face and source outstanding risk solutions.

Contact

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