



# Colmore Charity & Care



## Trustee & Entity Indemnity Insurance

Regardless of a charity's size, trustees can be held personally liable for unlimited damages together with the entity itself should anything go wrong. Trustee & Entity Indemnity Insurance provides much needed legal defence costs to the trustees and the charity should it be accused of wrongdoing.



# Trustee & Entity Indemnity Insurance

## Trustee Indemnity

The Charity Commission, through its CC49 guidance document, establishes that charitable funds may be used to protect individual trustees against liability. The financial exposures faced by trustees and the charity (the entity) could be significant and Trustee Indemnity Insurance would cover the costs involved in defending such a claim or allegation.

So what do most policies cover?

- Legal defence costs
- Investigation costs
- Awards (not fines or penalties)
- Settlements

Who can be covered?

- Trustees
- Employees
- Officers
- Retired trustees
- The charity itself (the entity)

## Entity Indemnity

More often than not, a claim or allegation of wrongdoing is brought against the charity itself as an entity rather than individual trustees, although a claim or allegation can be brought against both. A claim or allegation could have a significant impact on a charity as it is forced to spend funds or use reserves on legal costs to defend itself. Like Trustee Indemnity Insurance, Entity Indemnity Insurance will cover legal defence costs, investigation costs, awards (not fines or penalties) and settlements.

In addition, many policies now include crisis public relations costs to manage the potential reputational damage that may be caused to the charity from the alleged wrongful act.

Unfortunately, not all policies are the same and the cover provided varies widely by insurer. The Colmore Charity & Care team has substantial experience of the range of policies within the insurance marketplace and will be able to advise you on the best policy for your needs.

## 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 remain attentive to the requirements of our clients at all times. We do this through our integrity, expert advice, and our focus and passion to helping you, our client.

## Contact

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