

Defending yourself:

How charities like yours can reduce their public liability risk.

Why protect yourself against public liability risk?

As a specialist insurer, we commission independent research every year with charities, to understand their needs and risks. For 2012, charities revealed their biggest area of concern to be public liability.

Liability claims can arise in a wide variety of circumstances. This might include anything from an incident at a fundraising event to a customer slipping on a wet floor at a charity shop. Armed with this knowledge, we wanted to ensure you have all the practical information you need to reduce your liability – and potentially get better terms on your insurance at the same time.

As experts in risk management, we've put together this short guide to help charities like yours reduce their public liability risk.



What are the six ways a charity like yours can reduce their public liability risk?

Turn over to find out



“In our experience there are some fundamental and often easy steps that charities can take that will have an immediate, positive effect on their public liability risk. I urge all charities to take these points on board today to ensure they're better protected.”

Claire Attenborough

Senior Surveyor

Ecclesiastical

6 steps to reducing risk and liability

1 Understand your charity's responsibility under the law

As a charity, it's important to understand the difference between employer and public liability risk. In addition, understanding what constitutes a liability risk and what your legal responsibilities are will help you know where you stand in case you're ever affected.

If you're unclear on this, look into getting training for key personnel in your organisation from a specialist provider. It could save you money in the long run.

2 Undertake thorough health and safety risk assessments regularly

This is far less exhaustive than it may sound. And apart from complying with the law, making regular assessments of your premises will help identify risks that you may not have previously acknowledged.

If you need guidance on carrying out any work, you can find useful risk management checklists and calculators in our free guide to reducing liability risks at ecclesiastical.com/charity

3 Keep accurate and timely records

If a case is brought against you, your ability to demonstrate documented proof of when health and safety assessments were undertaken will be critical in demonstrating your thoroughness and credibility.

Make sure yours are up to date, and remind others in your organisation of the importance of doing this.

4 Ensure that all members of staff know their liability 'boundaries'

Whether full or part-time employees or volunteers, ensure that everyone working for you knows the nature of their liability to the charity – and their individual responsibilities. By putting this in writing (both to them as individuals but also held in a public place), you can ensure they know what's expected of them and what the boundaries are.

Volunteers, for example, may not see themselves as having formal responsibilities with regard to the charity. But they'd be wrong. You can find out more about this in our free liability guide at ecclesiastical.com/charity

5 Ensure that any contractors acting as your agents, are suitable

If you use the services of contractors, ensure that they're suitable and competent to perform the tasks asked of them, by carrying out due diligence before you agree to work with them. However, once they are engaged, leave them to run their operation to ensure that you do not assume responsibility for their staff in the event that something goes wrong.

6 Consider an insurer who specialises in handling charities' needs

Not all insurers are the same and not all insurers have the experience to judge when a claim has a genuine chance of winning, when it looks advisable to settle – and when to fight. Ask your broker about insurers who have a specific track record in supporting and protecting charities, or better still, those which are owned by a charity and understand the way you work, like us.

And because we understand, we know you need to save money where you can. By following the steps above, you may be deemed a lower risk by your insurer and get reduced premiums as a result.

Ecclesiastical has a proven reputation for helping customers to manage and reduce risk. We're committed to ensuring that more charities defend themselves against unfair claims.

Take a look at our second factsheet 'Defending yourself: What to do if a public liability claim is filed against your charity.'

Please ask your broker for your free copy or visit ecclesiastical.com/charity



What next?

For further information or to ensure you're properly covered, please speak to your broker or visit ecclesiastical.com today.