



Raising funds is a difficult task for charities and it is important that those scarce funds achieve the maximum possible benefit for those served by the charity. Negligence claims, fraud claims, official investigations, contract disputes and employment claims can all drain those resources taking away from the valuable work of the charity. Our policy provides cover for these losses and the defence costs and expenses associated with them so that the charity can be sure that their funds make it to the people and projects that need them.

Charity trustees take on the role not for financial reward but out of a sense of duty and wanting to do their bit to help. However in becoming a trustee they take on responsibilities similar to those of a company director. If the trustee is accused of failing in those duties they are personally liable. Our policy provides cover for claims against the trustee including defence cost and expenses, protecting the trustee's personal assets and the financial security of their family.

## Cover

We can offer limits of up to £10m any one claim for both professional and trustees and officers liability with defence costs and expenses payable in addition to the limit of indemnity.

The policy covers the charity for:

- Breach of professional duty
- Libel and slander
- Loss of client money
- Infringement of copyright
- Breach of confidentiality
- 3rd party losses arising from fraud
- Civil liability
- Judicial reviews
- Loss of documents
- Defence costs and expenses
- Mitigation costs

**The policy covers trustees and officers of the charity for:**

- Civil liability arising from their conduct as a trustee or officer
- Outside board cover
- Pension trustee liability

**The policy also covers both the charity and trustee/officer for:**

- Data protection defence costs
- Official investigations
- Extradition defence costs
- Civil fines and penalties where applicable
- Breach of contract

**The following optional coverage extensions are also available:**

- Fraud against the charity
- Employment Practices Liability
- Abuse of minors
- Identity fraud

## Target Market

We can offer cover to charities based in the UK and Europe undertaking a broad range of charitable activities. As our policy covers both professional liability and trustee and officers liability, it is well suited to those charities that offer professional services such as counselling or education.

Cover will be offered based on a proposal form and the charity's latest financials with the following key factors taken into consideration:

- The charity's income and sources of income.
- The financial condition of the charity and how those finances are managed.
- The professional services offered by the charity.
- The charity's risk management in areas such as employee vetting and fraud prevention.
- Claims history.

## About Nexus

This product is administered by Nexus' commercial professional indemnity team who have over 20 years of experience underwriting this class of business.

We can offer limits of up to £10m on accountants, architects, engineers, design & construction, estate agents & surveyors, IT professionals, insurance brokers and other miscellaneous professions.

Nexus is one of the largest independent specialty managing general agents in the London market. With head office in London, UK, we also operate from offices in Ireland, France, Germany, Italy, The Netherlands, US, Hong Kong and Malaysia.

Nexus offer a range of products including Financial Lines, Trade Credit, Accident & Health, Surety, Travel, Property, Latent Defect, Aviation & Space, Marine and Treaty Reinsurance.

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