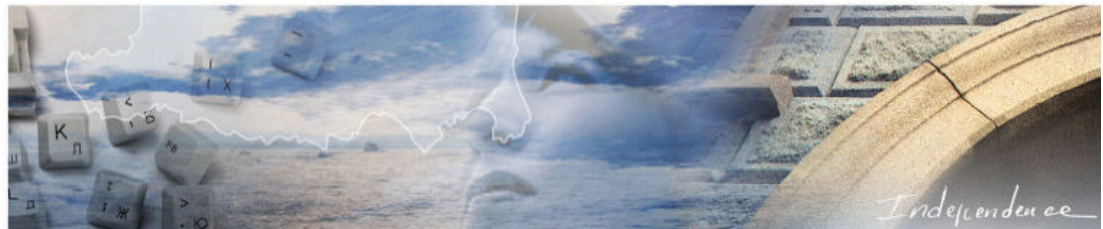




# Charitable Risks

Grant Mitchenall, Managing Director  
*10th February 2015*

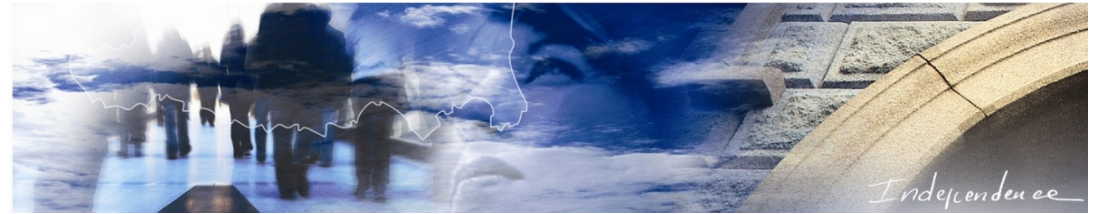




## Charity Risks to Consider

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- Liability
- Property and Asset
- Trustees and Directors
- Employee and Volunteers
- Events
- Money and Fund Raising
- Activities
- Health and Safety
- Management and Operational



## Charity Risks not Considered?

- Employee (deemed employees)
- Charity Assets and Property
- Trustees and Director – personal exposures
- Charity moneys and funds
- Fund Raising – “Charity Giving”
- Event locations – exposure and obligations
- Hazardous events
- Motor exposure
- Risk assessments, controls and protection



## Other potential Risks

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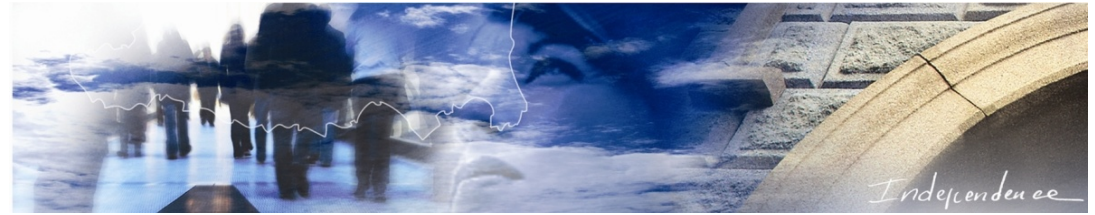
- Purchase of Public liability only
- No Member to Member coverage
- Insufficient limits – remember legal costs
- Policy terms – money risk for example
- Working with others
- Documented and minuted assessment and discussion
- Abuse allegations



## Some Tips

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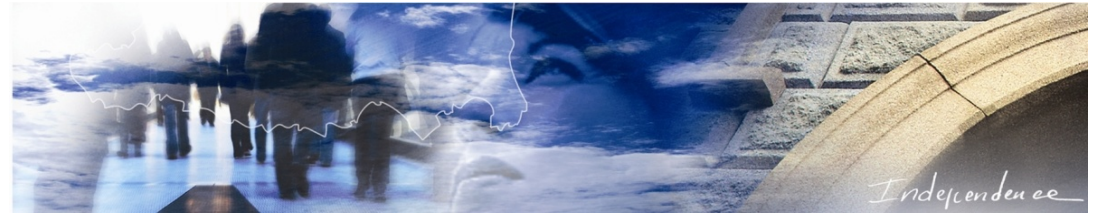
- Review Wordings, Contracts etc.,
- Understand your risks and exposures
- Put in place adequate and proportional coverage
- Develop continuous assessment
- Read the small print – your risk or theirs



## C. H. A. R. I. T. Y.

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- **C**ALCULATE - what risks are acceptable to the Trustees and to the Charity itself
- **H**AZARDS – what are they and do we understand them
- **A**SSESS – what exposures we have from each event and situation and how do we deal with them
- **R**EVIEW – on-going and continuous as things change so should we
- **I**NSURE – put in place the coverage and policies we need
- **T**IMETABLE – set it on-going throughout the year
- **Y**..... - ?? Because this protects YOU.



## Contact Details

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