

We specialise in the diverse insurance needs of charities working in the homeless and social welfare sectors.

Our Expertise

Our team of insurance specialists have over 20 years of experience in the homeless and social welfare sectors. We appreciate that no two charities are the same and therefore we work to understand the activities of each organisation (e.g. short term emergency accommodation, longer term residential shelters, drop in centres and/or other support and advice services), how they work, and what cover they need. It is through this understanding that we can offer the best possible service and most suitable cover.

Homeless charities and similar organisations can face some rather unique risks in their day to day activities, particularly considering the nature of their service users. There is always the possibility of individuals to present mental health, addiction and sometimes violent and unpredictable behaviour.

As a result, there are some critical aspects of cover which charities need to consider carefully (particularly around trustee/management liability, legal liability cover and safeguarding), and it is important to recognise the different basis of covers provided by insurers operating in this sector.

Insurance cover we can assist your organisation with:

- Employers & Public Liability
- Safeguarding/Abuse cover
- Loss of Revenue/Additional Expenses cover
- Medical Malpractice
- Trustee/Management Liability cover
- Professional Indemnity cover



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Crisis has been a client of D E Ford for 10 years, during which period of time our organisation and work has expanded nationally. However, this has never affected the quality and standard of customer service from D E Ford, all insurance queries are dealt with promptly and professionally, regardless of complexity or volume. D E Ford provides a consistently good brokering service as well as offering informed and helpful advice when needed. I would continue to recommend D E Ford to other charities operating in this sector, as not only do they ensure we have the right basis of cover, they also ensure the best rates are negotiated at renewal.

Peter King, Head of Property & Facilities Management at **Crisis UK**

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CASE STUDY

Homeless charities, like many other third sector organisations, invariably lease properties from a number of individuals and organisations (private landlords, housing associations, councils etc). In turn the charity will then provide accommodation for the people that they work with.

As part of an in-depth review for a charity we reviewed their lease obligations and those of their landlord(s). We found that no two leases were the same and the wordings used also varied widely. We identified varying degrees of ambiguity as to whether damage caused by the charity's clients /residents was covered by the landlord and/or their insurer. This is important as, in a normal landlord/tenant relationship, it will fall to the tenant charity to make good damage that the landlord is not responsible for.

In simple terms the expectation will be that the premises are handed back to the landlord in the same condition as at the commencement of the lease.

Common issues

- One issue which cropped up time and time again was damage caused to buildings by an uninsured risk (typically due to the landlord's policy cover being too narrow in scope). This could have serious consequences and leave the tenant charity facing a potentially significant uninsured loss.
- Another risk which we identified arose where the landlord did insure but their policy carried a large excess which on this occasion was passed on to the tenant charity. Again, this can expose tenant charities to significant levels of financial risk.
- Ambiguity also becomes apparent where leases exclude damage resulting from client's/resident's acts (e.g. a fire or flood started by a client/service user). Clearly the consequences could be catastrophic if the claim was substantial and the tenant charity is again faced with potentially ruinous repair costs.

Solution

We recommend that charities have sight of their landlord's insurances to highlight potential exposures. This allows us to advise on areas of improvement or renegotiation.

The above are only a few of the key areas that require a charity's careful consideration. D E Ford have a wealth of experience looking after homeless charities and other organisations operating in the social welfare sector.

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We have been a client of D E Ford since 2013. I find the quality and standard of work to be very high, insurance queries are always dealt with promptly and professionally, regardless of how small, or sometimes significant, they are. I feel D E Ford go 'above and beyond' any service we have received in the past, not only providing good brokering service, but offering advice and adhoc help when required, for example when we take on new business. The patience, friendliness displayed by all the team is second to none. I would thoroughly recommend D E Ford, not only do they ensure we have the correct cover for our business at the best rates at renewal, they also provide a good service all year round.

Catherine Keen, Finance Director of **Porchlight**

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Risk Management

Navigating the complexities of safety legislation can be challenging. One area we are increasingly being asked to assist with are Houses of Multiple Occupancy (HMO's) - in particular to address the concerns of the commissioning authority. Working with our colleagues at PIB Risk Management, we are able to offer simple and workable solutions, including health and safety, continuity planning, and training.

Part of PIB Group

In 2017 we joined PIB Group gaining access to a diverse range of additional services to complement our existing insurance offering. PIB is a dynamic group of insurance advisory businesses and one of the fastest growing independent insurance brokers in the UK.

D E Ford Insurance Brokers and PIB Risk Management are both part of the PIB Group. PIB Risk Management Ltd are exempt from both FCA authorisation and FOS as they do not carry out regulated activities.

Get in touch

If you are looking for an insurance solution for your charity or would like to find out more about how we can help, please get in touch.

D E Ford Insurance Brokers has been providing knowledge and expertise to clients across the UK for over 40 years. We are proud and passionate about the services we offer and our experience extends to the commercial, care, education, charity and religious sectors.



Homeless & Social Welfare Insurance

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Specialist insurance for charities operating in the homeless and social welfare sectors.

D E Ford Insurance Brokers has extensive experience working with charitable organisations operating in the homeless and social welfare sectors, and we are proud to be able to name some large national homeless charities amongst our clients.



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