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CHARITIES AND PROFESSIONAL INDEMNITY INSURANCE

Many charities are not only unaware that they give professional advice but that they could also be sued for providing that service.

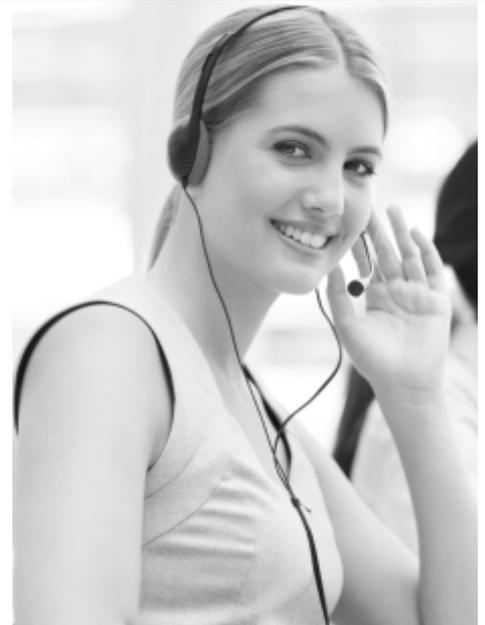
Ask yourself these four simple questions:

1. Does your Charity provide advice or support given by employees or volunteers who hold specialist knowledge or a particular skill set?
2. Does your Charity offer professional or expert advice or knowledge or information on a specific subject matter?
3. Does your Charity handle, hold or store customers information?
4. Does your Charity publicise services via a website?

According to recent research*, more than a third of the charities providing professional advice have no insurance to protect themselves in the event of being sued as a result of the advice that they give.

What is Professional Advice?

Whilst some charities simply provide advice such as the Citizens Advice Bureau, it can be less clear cut for others. Providing professional advice can be as simple as offering a question and answer section on a website or providing recommendations on a leaflet for further information.



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Can a Charity be sued for giving incorrect advice?

Yes. The Law considers a charity working in a specific sector to have a better understanding than the people that they are advising. If that advice is misleading or incorrect then they could be held accountable. Don't fall into the trap of thinking that you cannot be sued as you are not charging for the advice or information given. This is not the case.

What steps can a Charity take to protect itself?

- Practice good risk management
- Ensure that Professional Indemnity insurance is purchased.



If you would like to discuss your insurance requirements, please contact Ian Stone:

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