

Financial Lines Executive Risk Solutions for Charities & Not-For-Profit organisations

Charity and not-for-profit trustees may have unlimited personal liability in managing their organisations affairs. Directors, officers and employees in a managerial and supervisory capacity can also be held to account for their decisions and actions. Zurich's Executive Risk Solutions (ERS) Insurance is the safety net that your clients of charitable organisations, their directors and officers need. ERS provides a broad range of charities and management liability covers, such as, directors, officers and trustee indemnity, professional services cover, employment practice liability, corporate liability and crime.

Why Zurich?



Fast and effective claims process

Our in-house claims team based in Dublin, is staffed by highly experienced claims adjusters who understand the risks which those in the charity, voluntary and community sectors face, ensuring claims are handled quickly and effectively.



Locally empowered underwriters

Zurich boasts some of the most empowered underwriters in the market. Based in Dublin, our experienced underwriters will work closely with you and your clients to understand their needs and develop an appropriate insurance solution for them.



Extensive experience

We have extensive experience of insuring the Irish Not-For-Profit sector and offer expertise, together with a broad policy coverage to organisations in this area.



Global strength

Zurich is one of Ireland's most trusted Global insurers, having unrivalled financial strength and stability. This outstanding strength is demonstrated by Standard & Poor's AA- rating*. Additionally Zurich has written over €750m Financial Lines business globally.



Flexible payment plans

At Zurich we understand your clients' needs and can implement flexible payment plans through our direct debit facility. This demonstrates yet another way that we make it easier for you and your clients to do business with us.

*as at May 2018.

Financial Lines Executive Risk Solutions appetite

We have a broad appetite to cover almost all Irish-based charities and not-for-profit organisations.

Claims Example

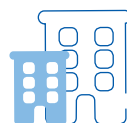
Claims against directors and officers tend to be costly and disruptive to an organisation. Perhaps even worse, if found guilty of misconduct, board members could be personally liable, placing their individual assets at stake.

Our ERS Charities and Not-For-Profit policy provides a broad cover built around our standard Directors and Officers policy, adapted to reflect the not-for-profit nature of organisations.



Personal Liability

Zurich ERS helps to protect against the loss of personal assets; in some cases individuals can be held personally liable for allegation of mismanagement.



Complex Law

Directors and officers of smaller businesses benefit from ERS cover as they are more at risk than larger businesses of failing to comply with employment legislation.



Defence Costs

ERS can also provide defence costs which provide peace of mind at a difficult time.

Cover

Cover for individuals, trustees, directors and officers:

- The policy offers a level of cover up to €10 million including costs and expenses.
- Civil and criminal defence costs.
- Costs of attending investigations.
- Damages, judgments, awards and settlements.
- Employment practice liability.
- Reputational recovery costs.
- Additional personal financial loss in the event the policy limit is exhausted (optional).

Comprehensive cover for organisations:

- Corporate liability.
- Corporate manslaughter.
- Professional indemnity (where advice is not provided for a fee).
- Entity employment practice liability.
- Reputational recovery costs.
- Fraud and dishonesty of trustees, employees and volunteers.
- Loss of documents.

Added value services:

- Flexible underwriting approach to develop bespoke insurance solutions for your clients.

Get your clients protected today. Speak to our Financial Lines team of experts.



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Zurich Insurance plc is regulated by the Central Bank of Ireland.
Terms, conditions and standard underwriting criteria may apply.