



# SPECIALIST UNDERWRITERS

Insurance solutions for  
Charities and Social Enterprises  
Faith-based Organisations  
Recruitment Agencies

0333 800 9858  
[www.aqmenunderwriting.co.uk](http://www.aqmenunderwriting.co.uk)  
[enquiries@aqmenunderwriting.co.uk](mailto:enquiries@aqmenunderwriting.co.uk)

## ABOUT AQMEN UNDERWRITING

aQmen Underwriting is a Managing General Agent (MGA) with delegated underwriting authority from leading insurers. We provide our network of partner brokers with a comprehensive range of specialist insurance policies targeted at three niche sectors:

- Charities and social enterprises
- Faith-based organisations and places of worship
- Recruitment and employment agencies

Our approach is simple; we use our sector knowledge and underwriting expertise to offer bespoke and competitive insurance solutions.

## SPECIALIST UNDERWRITING

All of our policies are underwritten in-house by our dedicated team of specialist underwriters. Our underwriters have a thorough understanding of the risks that our niche markets face, allowing us to provide the right level of cover at the right price and providing the support and expertise necessary to our partner brokers.

## TARGETED PRODUCTS

aQmen Underwriting has specialist policies specifically designed for each of our niche sectors. These products can be tailored to each client and capacity is provided by top-rated insurers. We believe this provides brokers with the best insurance solutions for their clients and the best chance of winning and retaining business.

## COMMITTED PARTNERSHIPS

Brokers enjoy close relationships with our underwriters; our team are available to support the insurance and risk management needs of clients through their broker. We have developed a strong trading culture, allowing us to provide the best solutions at the right price; we are proud to have a continually growing network of partner brokers. We take our supply chain responsibilities seriously and provide product training as required.

In addition to our specialist products and underwriting expertise, we also provide valuable client services to support our brokers in winning and retaining business.

## CHARITIES & SOCIAL ENTERPRISES

Our specialist charity and faith insurance policies benefit from CaSE Insurance branding; an established name within the sector.

CaSE Insurance for charities and social enterprises includes packages (CaSE Select and Executive Risks) and a bespoke combined policy (CaSE Charity Insurance).

These products provide cover for volunteers as though they were employees; a wide range of charity and fundraising activities; broad cover for care and treatment and abuse on a 'claims made' or 'occurrence' basis, dependent on insurer. CaSE Charity Insurance has been designed to meet the needs of charities, social enterprises, voluntary organisations, community groups and more.

## FAITH-BASED ORGANISATIONS & PLACES OF WORSHIP

Our faith insurance also benefits from CaSE Insurance branding, affirming in clients' minds that the policy is provided by an organisation that was created by and for the non-profit sector.

CaSE Faith Insurance is a combined policy for faith-based organisations, places of worship and associated organisations. It is available as a package with set limits or a bespoke policy with flexible limits.

CaSE Faith Insurance can cover all types of buildings (with subsidence included) and a wide range of activities including social welfare programmes in the local community. It also provides cover for religious items and artefacts used away from the premises and there is automatic 'walk-in' theft cover.

## RECRUITMENT AGENCIES

aQmen Underwriting has over ten years' experience writing specialist combined policies for the recruitment industry. We distribute these products under the RecruiterCover brand and are able to provide quotations from a number of A-rated insurers.

Insuring recruitment agencies can be challenging because of the range of industry-specific issues they face including vicarious, contingent and contractual liabilities – all of which can be covered with RecruiterCover Insurance. Our underwriters have worked with these risks for many years and work with brokers to choose the right package of covers to suit their clients' needs. And as those needs change, so the policy can be adapted.

Our recruitment team can provide a contract vetting service for brokers as well as technical training and support.

### Our brands

aQmen Underwriting has developed strong, sector-specific product brands which support brokers in winning and retaining clients.

**CaSE**  
INSURANCE

**recruiter**  
cover

“ **GOOD, WIDE COVER AT COMPETITIVE RATES, BACKED UP BY COMPETENT, KNOWLEDGEABLE, HELPFUL, PROFESSIONAL UNDERWRITERS.** ”

- PARTNER BROKER

0333 800 9858  
[www.aqmenunderwriting.co.uk](http://www.aqmenunderwriting.co.uk)  
[enquiries@aqmenunderwriting.co.uk](mailto:enquiries@aqmenunderwriting.co.uk)

# CASE CHARITY INSURANCE

A specialist combined policy for charities, social enterprises, voluntary organisations and community groups.

CaSE Charity Insurance has been specifically designed to provide a full suite of covers in one combined policy. Brokers work with their clients, alongside our supportive underwriters to choose the right package of covers to suit their clients' needs. And as those needs change, so the policy can be adapted.

## COVER

CaSE Charity Insurance is available as a package with variable set limits (CaSE Select) or a bespoke policy with flexible limits which can cater for the following sections of cover:

- Public Liability (inc. Care & Treatment)
- Products Liability
- Employers' Liability (inc. volunteers)
- Property Damage
- Business Interruption
- Specified Business Equipment
- Terrorism
- Equipment Breakdown
- Money and Personal Accident (Assault)
- Goods in Transit
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Legal Expenses
- Group Personal Accident
- Professional Indemnity
- Trustees, Directors or Officers Liability (Executive Risks)
  - Employment Practices Liability
  - Fidelity Guarantee
- Cyber and Property Loss Recovery

## FEATURES & BENEFITS

- A wide range of activities and events included and short-term special events and cancellation cover available
- Volunteers included under Employers' Liability
- Cover for abuse can be included
- Care & Treatment included under Public Liability
- Hirers' Liability included under Public Liability
- Trustee Indemnity with cost-effective extensions
- CaSE Insurance product branding
- Risk management support and advice available, if required

# CASE EXECUTIVE RISKS

## (TRUSTEES, DIRECTORS OR OFFICERS LIABILITY)

A specialist policy covering personal liability of errors and omissions for Trustees and Officers, as well as the entity itself.

CaSE Executive Risks has been specifically designed to provide management liabilities cover for charities, social enterprises, voluntary organisations and community groups.

### COVER

- Trustees, Directors or Officers Liability

### OPTIONAL EXTENSIONS

- Professional Indemnity
- Fidelity Guarantee
- Employment Practices Liability

### FEATURES & BENEFITS

- Combined limits
- CaSE Insurance product branding
- Risk management support and advice available, if required

# CASE FAITH INSURANCE

A specialist combined policy for faith-based organisations and places of worship.

CaSE Faith Insurance has been specifically designed to provide a full suite of covers in one combined policy. Brokers work with their clients, alongside our supportive underwriters, to choose the right package of covers to suit their clients' needs. And as those needs change, so the policy can be adapted.

## COVER

CaSE Faith Insurance is available as a package with set limits or a bespoke policy with flexible limits which can cater for the following sections of cover:

### CaSE Faith Insurance package:

- Public Liability (inc. Care & Treatment)
- Products Liability
- Employers' Liability (inc. volunteers)
- Legal Expenses
- Group Personal Accident
- Money and Personal Accident (Assault)
- Business Interruption
- Trustee, Directors or Officers Liability (Executive Risks)

### Optional sections:

- (Executive Risks extensions)
  - Professional Indemnity
  - Fidelity
  - Employment Practices Liability
- Property Damage
- Specified Business Equipment
- Goods in Transit
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Terrorism
- Equipment Breakdown
- Cyber and Property Loss Recovery

## FEATURES & BENEFITS

- A wide range of activities and events included and short-term special events and cancellation cover available
- Cover for abuse can be included
- Care & Treatment included under Public Liability
- Hirers' Liability included under Public Liability
- 'Walk-in theft' (theft without forcible and violent entry) included under Property
- Theft of external metalwork included under Property
- Subsidence cover can be included
- Cover for high-value religious artefacts can be included
- CaSE Insurance product branding
- Risk management support and advice available, if required

# RECRUITERCOVER

A specialist combined policy for recruitment and employment agencies.

RecruiterCover has been designed to provide a full suite of covers in one combined policy and aQmen Underwriting is able to provide quotations from a number of A-rated insurers. Brokers work with their clients, and alongside our supportive underwriters, to choose the right package of covers to suit their clients' needs. And as those needs change, so the policy can be adapted.

## COVER

We have a menu-driven policy which can cater for any or all of the following sections of cover with flexible limits:

- Public Liability
- Products Liability
- Employers' Liability (inc. temporary workers)
- Property Damage
- Business Interruption
- Professional Indemnity
- Vicarious Liability
- Directors and Officers
- Legal Expenses
- Fidelity (employee dishonesty)
- Drivers Negligence
- Personal Accident
- Business Travel
- Money and Assault

## FEATURES & BENEFITS

- Specialist covers for the recruitment industry
- Flexible cover and limits
- Cover for standard and non-standard contracts
- RecruiterCover branding
- Risk management support and advice available, if required



“ AQMEN HAVE ONE OF THE MOST ‘PARTNERSHIP-LED’ MINDSETS I HAVE EXPERIENCED IN ANY MARKET AND WILL ALWAYS SEEK WAYS TO SUPPORT YOUR GROWTH. ”

- PARTNER BROKER

PART OF  **underwriting**

aQmen Underwriting Services  
Manor House, 19 Church St  
Leatherhead, Surrey KT22 8DN  
T: 0333 800 9858

E: [enquiries@aqmenunderwriting.co.uk](mailto:enquiries@aqmenunderwriting.co.uk)  
W: [www.aqmenunderwriting.co.uk](http://www.aqmenunderwriting.co.uk)

aQmen Underwriting Services is a trading name of Q Underwriting Services Limited. Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 657367. Registered in England under No. 08946569. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.