

About Us

Founded in 1983, Chris Knott Insurance Consultants Limited now has 35 staff operating from its offices in Hawkhurst, Kent.

The emphasis has always been on providing tailored insurance solutions to targeted affinity groups and the business has grown significantly, making an indelible mark in the Church & Charity sector in particular.

By focusing on niche markets, Chris Knott Insurance has built some very worthwhile schemes, backed by some of the UK's leading Insurers and Lloyds Syndicates.

With a focus on individual service, treating customers fairly and sound, independent advice it is no wonder that Chris Knott Insurance is the 'Broker of Choice' for so many.

Whatever you insure, insure it through Chris Knott Insurance.

Chris Knott Insurance is an Independent Intermediary who is authorised and regulated by the Financial Services Authority. Registration Number 304452.

Full, Frank and Free Review

You may already have some form of cover, but many so-called Church or Charity Insurance specialists treat you exactly the same as businesses, just providing off-the-shelf office based packages without even considering or taking the time to understand the activities you undertake and the potential risks involved in those areas.

Chris Knott Insurance gives you access to people who will really get under the skin of your organisation and extract from you the information required to make sure you are not left exposed. We believe in truly bespoke insurance solutions, rather than packages that contain elements as standard which you will never need.

Chris Knott Insurance provides a full, frank and FREE Insurance Review at your request. You will receive a comprehensive report detailing the current risks you face, the available solutions and a no-obligation quotation.

Where you go from there is up to you. However, you would be wise to instruct Chris Knott Insurance as your broker as we will have proved that your current adviser is maybe not your best option. We will already have a full grasp of your organisation and your needs. And we will be able to offer you ongoing support and advice as you develop.

Church Insurance

Sanctuary - *n.* the consecrated, or sacred, area of a church or temple around its tabernacle or altar;

Sanctuary - *n.* refuge: a shelter from danger or hardship.

In history, people could claim sanctuary in their local church – they were afforded refuge and protection for a period of time. Though this is no longer common place, the activities of a modern church can still involve reaching out to the community, offering protection to the vulnerable or needy - extending far beyond the usual Sunday Services.

Because of these and other ministries; because of the current ‘blame & claim’ culture, insurance for churches today is about more than just buildings and contents cover; more than just about protecting the sanctuary from fire, theft and flood.

Indeed, with a number of churches meeting in community buildings, Chris Knott Insurance provides cover for the main insurance needs of church organisations that do not even own, or have responsibility for, their own premises.

Debt counselling, parenting courses, marriage guidance and street Youthwork are just some of the ministries offered by churches as they respond to the needs of modern day life. However, these are the types of activity that most standard church insurance policies do

not cover. The advice element of these could leave your church exposed if someone decided to take legal action against you.

We know that generally, people are sympathetic to the goodwill nature of the advice, but there will always be those who naturally seek financial recompense when things go wrong for them.

Chris Knott Insurance offers policies to protect you from such claims, covering errors and omissions relating to professional counselling offered in the name of your church.

Does your church know what its areas of risk are? Is your church covered for all the activities you undertake? Do you think that your best intentions are mirrored by those you seek to help? Where would the money for legal costs come from?

The above risks are very real and the need to de-risk your church is now greater than ever. And we haven't even mentioned the whole raft of exposures created by child care activities such as after school clubs, nursery schools or playgroups organised, managed and controlled by the church.

Having highlighted a number of the perils associated with church life Chris Knott Insurance provides sound, independent advice and a range of church-specific products to offer you sanctuary - protection from financial hardship in the event of a claim.

Instruct us today and we'll undertake a full, frank and free review of your current cover, providing an assessment of the gaps and a no-obligation quotation to put suitable cover in place.

Charity Insurance

Chris Knott Insurance is here to help you find a suitable insurance solution to meet your needs.

But we are not going to provide you with that initial policy and then leave you to fend for yourself. We want you to see us as the insurance department of your organisation – turning to us for trusted advice and to make changes to your cover as your charity and needs expand. We want you to draw on us as a resource at the appropriate time.

We act on your behalf to protect your interests, not those of the insurance companies and we aim to make financial savings wherever possible to your charity by taking advantage of available premium discounts.

Our service starts with provision of the most basic of cover levels for smaller charities and offers a whole spectrum of tailored solutions for the more complex risks of larger charities. The level of cover will always be proportionate to the activities of your charity and the exposures protected.

In addition, UK law places a greater burden of responsibility on Trustees of charities than it does on company directors so it is worth considering protecting your charity's trustees through Trustees Indemnity Cover. Without cover, the trustees' homes are at risk if the worst happens.

Risk Management

There is a growing need for organisations to identify the specific risks they face and adopt voluntary risk management procedures to reduce the risk of a significant event occurring. This is appropriate where insurance is just not an option.

Through our partnership with specialist consultants, MJL, we provide you with advice and support in the areas of Health & Safety, Employment Law and Environmental testing, helping you put risk assessments and management procedures in place.

This is an easy way for you to assess the areas where you are exposed, manage and document the risks and stay up to date with legislative requirements and changes as they are introduced. Most people would not know where to begin looking for this advice/information, so we bring it to you.

Health & Safety

It is a statutory requirement to carry out health & safety assessments, to record the results and act upon the findings. MJL offers a full information and guidance service. They will help you create a Health & Safety policy, then assist in the implementation and monitoring process. In addition, they will explore with you the causes of the most common incidents and suggest procedures you can implement to ensure good safety performance and avoid prosecutions. This is tailored to suit your own needs and circumstances recognising the unique challenges churches and charities face when trying to apply and implement legislation.

Employment Law

Acting as your virtual HR department or to compliment an existing HR function, MJL will assist you in implementing current legislation. They have 15 years experience in Employment Law and representing organisations at Tribunal. The in-house team of Barristers give extra depth to your HR resource offering specialist advice on areas such as recruitment, maternity and disability.

In addition, the legal team can create employment contracts to meet your individual needs, worded to protect you from Employment Tribunals and resulting awards.

Environmental Testing

MJL offers a number of environmental monitoring services, examples include Noise, Air Quality and Fire Risk Assessments, Asbestos Surveys, fixed electrical testing plus Portable Appliance Testing (PAT testing). Undertaken by a network of qualified technicians and engineers this can present significant cost savings over your existing provision without sacrificing quality.

Training courses covering all the above are available – either at your premises or at nationwide training centres. Many courses are also available online which keeps the cost of training low and increases the efficiency of training your staff/workers.

All surveys, reports and changes in legislation are updated online and sent to you in hard copy. Even if your organisation operates over multiple sites, all information will be online and on view.

Outsource the headache.

De-Risk - Your Only Option

Having read the information contained in this De-Risk Toolkit, you may be concerned or even restless when you think about your organisation's current cover levels. That's a good start. It's that sort of reaction that will prompt you to take positive steps and arrange for an urgent review of your insurance needs.

We've already outlined that there will be people a little less sympathetic to your cause, who will look for financial recompense in the event of an accident or incident where they perceive you are at fault. Where will that compensation money come from? How will you afford the legal costs? At present, would the trustees or officers of the organisation be liable? Are their homes at risk?

How do you intend to protect your organisation financially? What happens to its work if all the money is tied up in a legal battle?

Of course, you could just hope and trust that nothing will happen. Or you could assess the potential risks, find out what your existing cover provides and plan to plug the gaps in cover by setting down Risk Management procedures, communicated to all personnel, to which they must adhere.

However, the only 100% secure option is to arrange insurance cover and put a comprehensive risk solution in place for your protection.

Talk to Chris Knott Insurance now – don't put off a review until tomorrow when you could lose everything today!

He Said, She Said

"Having been involved with charities and voluntary organisations at all levels for over thirty years, I am pleased to endorse Chris Knott Insurance. They really understand the needs of such organisations and how they work. In my experience they only recommend insurers who will be entirely suitable for their clients' protection."

John Waddington - former County Councillor

"Insurance is one of those items that you know you need but would rather not pay for. We have found that Chris Knott Insurance make every effort to understand our general and specific needs but then work hard to find the best package, which keeps our costs as low as possible. This fits well with our plan of maximising income and minimising expenditure – always crucial in a charitable environment."

Kevin Rose – Financial Administrator
Newfrontiers

"Until we spoke to Chris Knott Insurance, we had no idea how exposed we were. We thought we had adequate cover but as it turns out even our homes were at risk. Thanks to them we have now plugged all the gaps and we're glad we asked them to help us."

Mary Digman – Treasurer
Orphaid UK

Thinking Outside the Donation Box

There is another area in which we can help churches and charities:

If your members or supporters could give more money to you without it costing them, wouldn't that be good?

It's this principle that underpins our NEW Church Members or Charity Supporters Insurance Scheme.

Think of all the insurance policies your members/supporters take out in the course of a year. When their car, home, travel or business insurances fall due, we can give them a quote and, if they take out a policy, we will give 25% of the commission to your organisation. This really is a commission share and it is not added to the premium.

(Typical example: On a motor insurance premium of £350, our commission would be £41.66 and your organisation would receive £10.42 of that. This is payable for the life of the policy i.e. if they renew after 12 months, you will paid again.)

If the cover and price offered by Chris Knott Insurance are the same as, or better than, their existing insurance, they'll be switching for good enough reason. And if they know that they can benefit your organisation at the same time, why wouldn't they give us a call?

It costs them nothing extra, as they are already buying insurance somewhere else. You can clearly see the benefits of thinking outside the donation box, so why not talk to us about setting up a scheme for your Church or Charity today?

Contact Sheet

For a full review of your current insurance provision and sound, independent advice, please contact

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If you would like to talk to us about setting up a Church Members or Charity Supporters Insurance Scheme, please contact

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