



Introducing HWS - Partnering with Charities and Not-for-Profits through Expertise and Integrity

At HWS, we specialise in delivering tailored insurance solutions to charities and not-for-profits of all sizes, from grassroots organisations to international foundations. As an insurance broker born in the heart of the City of London, we combine deep market knowledge with access to Lloyd's of London and other leading insurers to offer bespoke coverage that meets the unique needs of the charitable sector.

Our global reach is matched by our local commitment. With offices and resources across key markets, we maintain strong relationships and a hands-on approach to service. Every charity and not-for-profit we work with benefits from a dedicated service team, our in-house claims team and access to a wide panel of charity-focused insurers, many with multinational capabilities.

Experience across the sector

We've supported charity and not-for-profit clients working in areas such as:

- > Promoting disability inclusion in sport
- > Showcasing special collections and archives that document everyday life and the people who have driven social, political and cultural change
- > Advancing awareness, prevention and management of heart disease
- > Advocating for financial support for parents of seriously ill children
- > Improving population health and reducing inequalities, supporting bold innovation in health and care services, and producing evidence and analysis that strengthens health and care policy

We understand the complex nature of mitigating a charity's exposure to risk. Our insurance solutions include but are not limited to:

- > Trustees Liability (Directors' & Officers' Liability)
- > Employers' & Public Liability
- > Professional Indemnity
- > Cyber Liability
- > Events insurance
- > Personal Accident & Travel
- > Key Person Cover

Supporting Charities Beyond Insurance

We also recognise that meeting space in London is often at a premium for charities. If you're a Charity Intelligence member, feel free to reach out to discuss using our meeting rooms and facilities - we'd be happy to host you.

We look forward to connecting with fellow Charity Intelligence members and supporting your mission with trusted insurance expertise

Your dedicated HWS service contacts:

Helen Gush DIP CII

Head of Corporate, Client Director

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Helen leads our Corporate Team, bringing 22 years' experience in the insurance industry. She supports UK and international corporate clients and is known for building strong, long-term relationships.

She has extensive experience advising charities and not-for-profits of all sizes in the UK and internationally, shaped by both her career and personal involvement in the sector. She has chaired her sons school PTA for three years and understands the realities of volunteer led organisations, and with her husband leading an independent not for profit, she brings a practical perspective on the pressures charities face today.

Outside work, Helen is married with 2 sport mad boys. Helen is really looking forward to working with Charity Intelligence members and helping you protect the work you do.

Fun fact: She once finished the Hampton Court Palace half marathon after injuring her foot at mile 2, only to discover later it was broken.

Jamie Hart DIP CII

Business Development Broker

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Jamie brings more than 11 years' of experience in the insurance market. He supports clients across many classes and sectors, managing comprehensive insurance programmes and taking care of day-to-day requests. His knowledge of products and markets means your account is in expert hands.

Away from work, Jamie follows Ebbsfleet United Football Club and enjoys staying active through running and other sports. He spends as much time as he can with his wife and son.

Fun Fact: In August Jamie completed a mile of chest to floor burpees to support Leo and Friends. The challenge helped raise awareness of miscarriages, ectopic pregnancies and premature baby loss.

Josh Simpson ACII

Account Executive

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Josh has 17 years' of experience within the insurance industry and is a Chartered Insurance Broker. Service levels and response times, combined with a deep knowledge of the insurance market ensures that Josh's clients receive a first-class service. Josh is passionate about providing expert advice and guidance to charitable organisations.

Josh is an Arsenal fan who also loves nothing more than a round of golf. His perfect day would involve having fun with his wife and children.

Fun Fact: Josh and his family have raised, and continue to raise, thousands of pounds for the mental health charity MIND.

Michael Adams

Senior Claims Executive

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Michael has over 10 years' of experience in the insurance industry. Over this time Michael has worked with a broad mix of clients. These include charities that own or manage property, organisations providing domiciliary care, and a wide range of community and voluntary groups.

He has handled all types of claim from liability and care related incidents through to property damage and more complex matters. Michael is strongly focused on achieving the best possible outcome for clients so they can remain focused on their mission. He is passionate about standing alongside organisations when things go wrong and providing clear, practical support throughout the claims process.

Fun Fact: Michael is an avid Charlton Athletic supporter, having held a season ticket for many (often difficult) years!

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