



HISCOX IMPACT REPORT

Coronavirus (COVID-19)
April – August 2020



4,000

nights of emergency accommodation for vulnerable young people



\$7M+

donated through our COVID-19 response

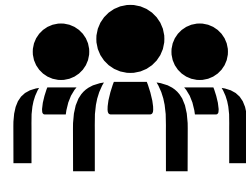


630

meals delivered to older people in New York (Citymeals on Wheels)

9,710

meals for NHS staff through partnership with Rocket

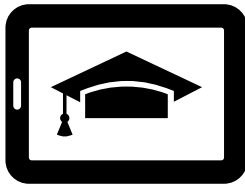


TWO

ventilators purchased for hospitals in Bermuda and Guernsey

ONE

Bermuda primary school provided with tablets to facilitate online learning



91,300

meals for Londoners facing food poverty



FOUR

community-based dementia advisers in the UK for one year



COVID-19: OUR RESPONSE

Giving back to the community has long been a feature of our business and one which our people care deeply about. Recognising that the COVID-19 pandemic is at its core a human tragedy, we wanted to do more, working with our communities to deliver help where it is most needed. Our pledge to support the global response so far stands at more than \$7 million, with contributions from our business and also from our charitable foundations in the UK and USA, the Hiscox Foundation.

We're incredibly proud of how our people have risen to the many challenges that COVID-19 presents, including those involved in our Hiscox Gives initiative who have been undeterred in finding new ways to continue giving back to the community.

This report aims to capture some of the impact we've been able to make together and to share some of those stories.



SUPPORTING OUR CHARITY PARTNERS

Our Hiscox Gives charity partners are doing an incredible job, and we have been proud to provide extra support to help them adapt during this time.

Kiva

Small businesses are the primary employers in the United States, providing jobs for nearly 60 million people. Yet accessing small business capital, a vital component of business creation and growth, has become a near-impossible hurdle for many entrepreneurs. COVID-19 has furthered the plight of small business owners, slowing business operations and impacting revenue streams.

Kiva is a national partner of the Hiscox Foundation USA, and during the pandemic the charity has seen a five-fold increase in small business loan applications, funding \$1 million in loans to 127 businesses in April 2020 alone. As part of a doubling of funding for Hiscox USA charity partners, the Foundation granted \$500,000 to Kiva, enabling the charity to hire additional staff, use third-party support and new technology to process the unprecedented number of inbound applications.

Thanks in part to Hiscox's funding, Kiva has continued to process a record volume of borrower applications and loans, raising \$3 million in funding for over 400 borrowers across the USA.

Rohit Agarwal, Senior Director at Kiva US, commented:

"With support from strategic partners such as Hiscox, Kiva US has been able to help small businesses across the country survive and recover amidst the COVID-19 pandemic. We have rapidly scaled the number of US borrowers that have received zero-fee, zero-interest capital. But our work is not done. Kiva will continue to scale its support for businesses led by people of colour, women, and entrepreneurs who lack access to capital here in the USA, as well as seek to transform the financial and social systems to ensure they serve all entrepreneurs."

“...the charity has seen a five-fold increase in small business loan applications...”

Case study: Lokal Artisan Foods

Since 2018, Charisse has steadily built her business by selling her locally famous French Toast Bites at community events and festivals, but with events cancelled due to COVID-19, she needed to find a more permanent home. Charisse was able to team up with another business and share restaurant space, but needed to adapt the storefront model and make changes to meet safety guidelines. In less than a week, 149 lenders backed Charisse's loan of \$7,000. With initial repayments deferred for six months, Lokal Food will have time to adapt to a new mode of operation. Charisse's 149 lenders, brought together by Kiva's platform, demonstrate a broad eagerness to back small businesses and a coinciding compassion that is rarely built into financial products.



Providence Row



“...these funds will help us continue to provide specialist support to more than 100 rough sleepers across Tower Hamlets, UK.



Providence Row is a charity helping to tackle the root causes of homelessness in East London, and one of those chosen for support by our London employees. The charity works with around 1,800 homeless and vulnerably-housed people a year offering an integrated service of crisis support, advice, recovery and learning and training programmes.

When COVID-19 struck, the charity quickly adapted their approach to keep supporting the many people for whom these services are a lifeline. The Hiscox Foundation UK donated to Providence Row's emergency appeal which helped the charity support over 100 people who were rough sleeping in Tower Hamlets to find a place to call home.

As well as providing food and toiletries, the charity's frontline staff helped people receive a GP health assessment and those who needed help were supported into mental health services. People with substance misuse issues were able to receive help to support their long-term recovery, with over 70 referrals into treatment services, and daily telephone support including a telephone psychotherapy service which became a lifeline for the many who were distressed, traumatised, and particularly vulnerable during lockdown.

The charity's hospital discharge team helped vulnerable people discharged from hospital to find safe accommodation to go home to, providing food support, regular welfare checks and items needed to help aid recovery whilst in the community or still in hospital.

Emma Kreeger, Head of Corporate and Community Fundraising at Providence Row, commented:

"We are incredibly grateful for the Hiscox Foundation's generous donation which will support our frontline response to COVID-19. People who are homeless or vulnerably housed are even more vulnerable at this critical time, and these funds will enable us to continue providing specialist support to ensure they can self-isolate safely, receive regular meals, and have their health and well-being needs met."

York Mind



York Mind is a longstanding partner of ours and has been instrumental over the years in helping us deliver our own mental health initiatives. The charity helps people in York living with mental health problems through services including counselling, mentoring, coaching, mindfulness, managing anxiety and stress and provides specific support for young people aged 13-25.



During the pandemic, York Mind saw its services in higher demand than ever as people who had previously never needed support for their mental health found themselves struggling with anxiety and depression.

The charity launched an emergency appeal for funding, to which the Hiscox Foundation UK donated £50,000, enabling it to quickly adapt and continue providing these vital services by telephone and via online platforms, developing a COVID-19 response service, tailoring online group learning and one-to-one support to help people to manage their mental health in the face of the global pandemic.

“More than 1,000 people supported with mental health issues during lockdown.”

In addition to existing services, the charity introduced one-to-one telephone support, increased access to one-to-one coaching, introduced a text-based drop-in service for young people and developed new, online group learning.

In the three-month period from April to June, York Mind supported over 1,000 people and delivered over 200 counselling sessions. The charity has continued to provide specialist services such as the York Advocacy Hub in the city, which received over 350 new referrals, and its Young People's Service supported nearly 140 individual young people, with its waiting list for the next round already full. Some of those who received support commented on the impact it has had on them:

“I thought that due to the virus and being blind I would not be able to get any support. York Mind have helped me to learn how to use Zoom and got me into groups with others... I found the conversations and course discussions really helpful and life-changing.”

“Before mentoring I was not able to see the positives in life, now I am able to and it has made me happier.”

Alyson Scott, CEO at York Mind, commented:

“When COVID-19 hit us all, we faced a very uncertain future. The money donated by Hiscox was a lifeline, it immediately eased the financial pressure and gave us time to be able to restructure our services and develop new ways of raising funds, ensuring that we can continue to support people recovering from mental ill-health at this critical time.”



MAKING AN IMPACT ON THE GROUND

In the early stages of the crisis, through our Hiscox Foundations in the UK and USA, we were able to respond quickly to help support medical and community care providers working on the frontline.

St John Ambulance

“ St John Ambulance has been met with its biggest challenge in peace time and volunteers are working tirelessly across the country, standing side-by-side with the NHS as the COVID-19 emergency unfolds.



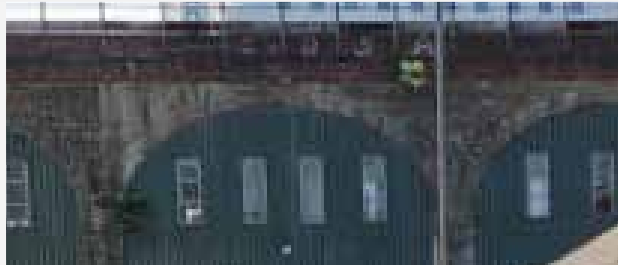
St John Ambulance is the UK's auxiliary ambulance service and eases the strain on the NHS when demand is high. Since the outbreak of COVID-19, its dedicated cohort of volunteers have been stepping forward throughout the country to care for those in need and relieve pressure on the NHS.

Our donation helped the charity to equip and train new volunteers, as well as upskilling current volunteers to undertake COVID-19 duties, increasing the quantity and volume of ambulance shifts and working with the NHS to care for patients requiring emergency or urgent care, further reducing hospital admissions.

Jack Calvert, Corporate Partnerships Manager at St John Ambulance, commented:

“St John Ambulance has been met with its biggest challenge in peace time and volunteers are working tirelessly across the country, standing side-by-side with the NHS as the COVID-19 emergency unfolds. Although a very challenging time, it's been incredible to see the charity pull together and help take the strain with the NHS. Be in no doubt that this donation will have a huge impact.”

Rocket Food



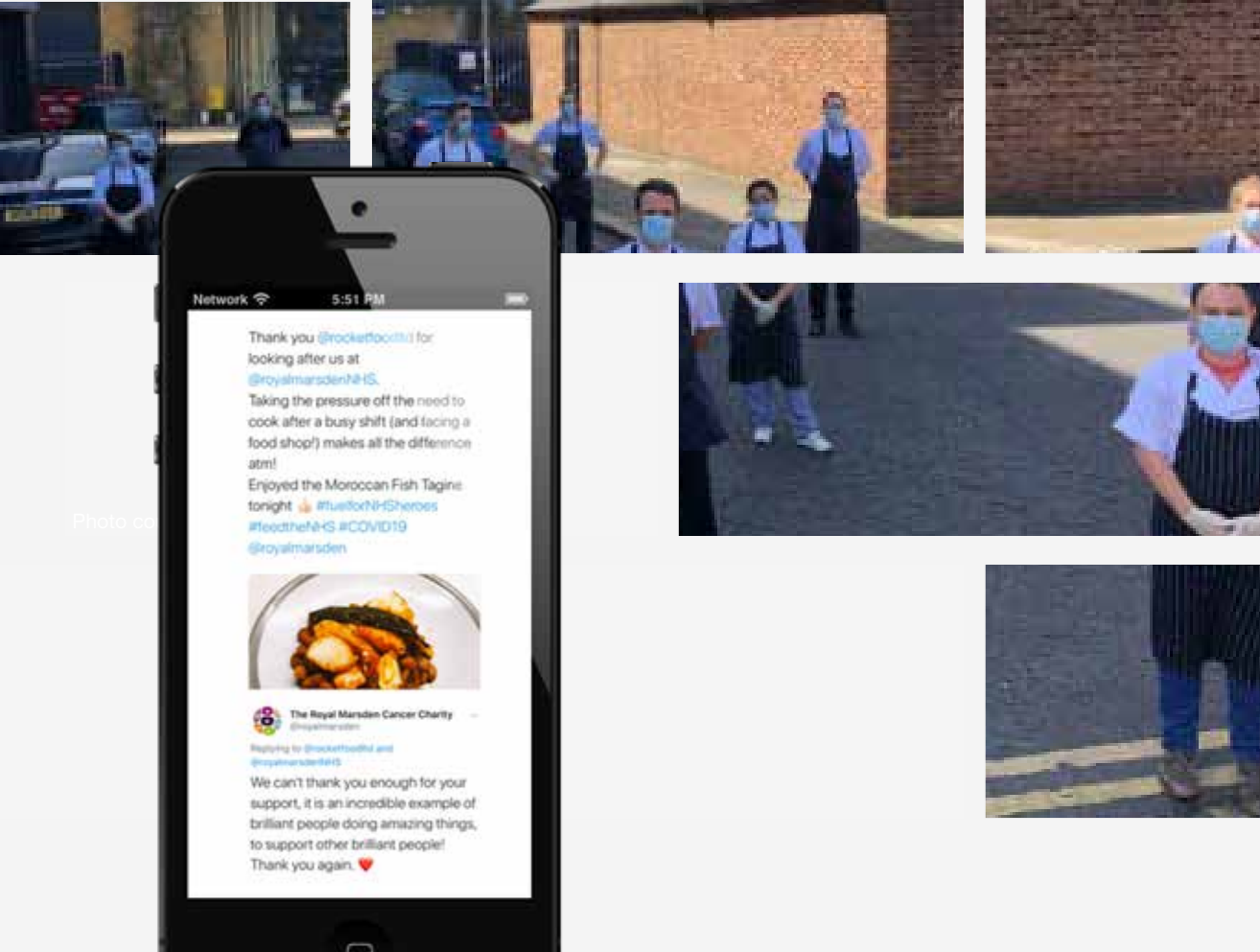
“...dedicated volunteers provided more than 25,000 meals for NHS staff...”

#FuelforNHSHeroes: feeding NHS staff at the Royal Marsden Hospitals

As the UK went into lockdown and businesses closed their doors, our London-based events caterer, Rocket Food, wanted to put their kitchens to good use. What began as the caterer's response to the #FuelforNHSHeroes campaign, took on a life of its own to become the Rocket Relief scheme whose team of dedicated volunteers provided more than 25,000 meals for NHS staff at the Royal Marsden Hospitals Sutton and Chelsea during the crisis.

Michael Symonds, Director at Rocket Food Ltd, commented:

“When we received the Hiscox Foundation's donation our funding was about to dry up, just as the hospital was set to come under even more pressure with a surge in patients requiring urgent cancer treatments. This donation will allow Rocket's volunteers to continue cooking for this worthy cause for several more weeks. During the lockdown, many frontline NHS staff have not been able to get to the shops or prepare their own meals at home and their appreciation for our microwaveable meals after work has been overwhelming.”



Citymeals on Wheels



Citymeals on Wheels provides not only a continuous lifeline of nourishing meals, but also vital companionship to vulnerable older New York residents. The Hiscox Foundation USA together with our Generation Hiscox employee network were able to donate \$5,000 to Citymeals on Wheels which covered the cost for preparation and delivery of more than 630 meals for elderly New Yorkers vulnerable to COVID-19 and isolated at home.



Beth Shapiro, Executive Director, Citymeals on Wheels, commented:

"Since the start of COVID-19, Citymeals has delivered over 1.4 million meals to vulnerable older New Yorkers. This wouldn't be possible without the support of our many friends and supporters. We are grateful to Hiscox USA for helping us nourish our frail-aged neighbours during this difficult time."

“...more than 630 meals for elderly New Yorkers vulnerable to COVID-19 and isolated at home.

Case-study: Marie, 85

Marie worked for decades in a nursing home caring for older people. After retiring, she got more involved in her community and spent most Sundays at St Patrick's church – just a few blocks from her apartment. *"It's upsetting that I can't go to church now. Everybody is waiting for it to open."* Now 85, she suffers from cancer and diabetes, but has a positive outlook about the future. *"I can't complain because others have nothing. I have people like my Citymeals deliverer looking out for me."*



Image courtesy of Citymeals.org.



HELPING PROTECT THE VULNERABLE

Our initial response focused on targeting donations to specific vulnerable groups and to meet immediate needs.

Royal Voluntary Service



“ ... 600,000 volunteers have so far helped complete more than 900,000 tasks...”



Royal Voluntary Service provides a lifeline to tens of thousands of older and vulnerable people across Britain, helping them stay well in their own homes, while also staying connected to the community.

The Hiscox Foundation UK's donation is helping the charity's army of volunteers continue to provide regular well-being checks, deliver essential food and prescriptions and transport people to urgent medical appointments, all of which ultimately reduces pressure on the NHS at a time of crisis.

Through the Service's NHS Volunteer Responders programme, established at the start of the pandemic, 600,000 volunteers have so far helped complete more than 900,000 tasks including shopping, check-in and chat phone calls, transporting patients and moving hospital supplies.

The charity is determined that isolation should not mean coping alone, and in March it rapidly adapted to a new COVID-safe model to help those in need feel connected, supported and more able to cope, providing calls to offer companionship and 'in-home' activities such as a virtual village hall, which has helped thousands of people keep their minds and bodies active during lockdown.

Rebecca Kennelly, Director of Volunteering at Royal Voluntary Service, commented:

"A huge thank you to the Hiscox Foundation for their very generous donation, this funding will help us continue to support vulnerable and older people by delivering essential medication and groceries, companionship phone calls and a community transport service for patients across Great Britain. We are working to minimise the impact of the COVID-19 crisis today, and in the months to come as people rebuild their lives!"

Alzheimer's Society



“ The charity's dementia advisers have so far made over 130,000 welfare calls...



As some of the most vulnerable members in society, the impact of COVID-19 was devastating for the 850,000 people currently living with dementia in the UK, many of whom were cut off from their carers and support networks at a time when they most needed help.

Since the outbreak began, Alzheimer's Society quickly adapted its services to continue providing people with the support they need, and cope with increased demand as thousands turned to the charity for the first time.

The charity's dementia advisers have so far made over 130,000 welfare calls to people living with dementia and their carers to make sure they are coping and have access to the things they need. Its Dementia Connect support line takes calls from those who may be feeling anxious, scared or lonely and has seen huge demand – with the acceleration of dementia symptoms during lockdown being a key concern for many.

In direct response to the crisis, the charity also launched a 'companion calls' service, with volunteers so far making more than 23,000 weekly calls, providing a friendly chat for those most at risk of loneliness and social isolation.

Hiscox Foundation UK's donation of £100,000 has gone into supporting the charity's overall programme of services, including the onboarding, training and development of volunteers.

Steven Adams, Senior Philanthropy Manager for Insurance United Against Dementia, commented:

"Hiscox Foundation's donation is making an enormous impact on the well-being of people with dementia and their carers, helping us to reach people through welfare and companion calls, avoiding further crises in the long term and keeping people connected at a time when this is hardest."



COMING TOGETHER ACROSS OUR INDUSTRY

We've been working together with others in the insurance industry, to make the biggest impact for those in need.



We've been working together with others across our industry, helping to raise £100 million for those hardest hit by the COVID-19 crisis through the **Covid-19 Support Fund**. The fund is the biggest of its kind in the UK and was established by the Association of British Insurers (ABI) to provide swift financial support to community-based charities.

Working in partnership with the Charities Aid Foundation, and a network of partners including the National Emergencies Trust and Business in the Community, the key aim is to provide immediate relief to charities affected by COVID-19, as well as a longer-term programme of support for people, communities, and issues where there is the greatest need, including:

- community-based charities that are under unprecedented strain;
- charities supporting the most vulnerable – in particular, families and children living in poverty and older people in isolation;
- initiatives to promote well-being and mental health across society.

THE COVID-19 SUPPORT FUND

Some key impacts so far

- More than 1,700 requests for help have been matched with business support, helping millions of people, through the National Business Response Network, a Business in the Community initiative linking business resources to community needs arising from the pandemic.
- Over 1,400 frontline charities and community groups have benefitted from National Emergencies Trust funding.

Case study: supporting BAME victims of domestic abuse in Manchester

Donations to the Covid-19 Support Fund are enabling the National Emergencies Trust to support those in urgent need across the UK. Olive Pathway will use its grant to support BAME women victims, survivors and those fleeing domestic abuse in Manchester. During lockdown, Olive Pathway is supporting victims remotely and providing food and groceries packs. It is also providing food packs to families seeking asylum, who have no recourse to public funds.

www.covid19support.org.uk



Hiscox was proud to lead the (re)insurance industry's efforts to raise more than \$550,000 for Bermuda's King Edward VII hospital.

Members of the Association of Bermuda Insurers and Reinsurers, and the Association of Bermuda International Companies collectively donated funds to go towards purchasing emergency medical equipment including ventilators, ultrasound and personal protective equipment (PPE) – all of which are essential to increase local medical capabilities during the pandemic.

Hiscox donated the cost of one ventilator at a sum of \$52,000. In total, the funds donated enabled the hospital to order two anaesthetic machines, two transport ventilators, four ventilators, portable ultrasounds, syringe drivers, personal protective equipment (PPE) and more at a critical time for the island's community.

Case study: helping primary school children continue learning from home

Through the Bermuda Education Network, we purchased tablets for those children attending West End Primary school who did not have access to a computer or tablet, ensuring all pupils were able to take full advantage of online learning at home.





HELPING THE SMALL BUSINESS COMMUNITY

We have established new partnerships to ensure small businesses and entrepreneurs have access to the resources they need to not only continue to operate, but to thrive beyond the current crisis.

PARTNERSHIPS TO HELP SMALL BUSINESS THRIVE

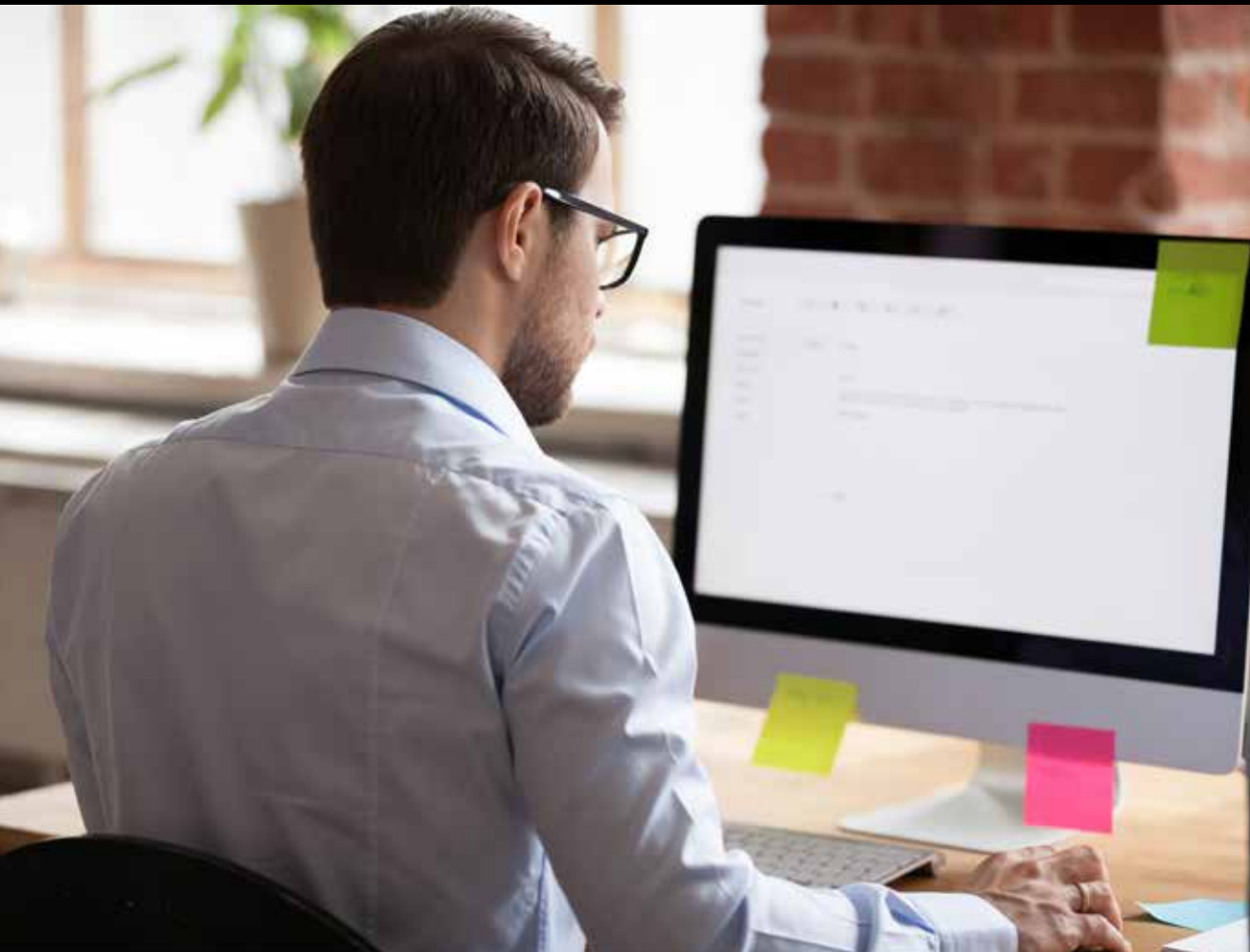
A black and white photograph showing a group of children and adults huddled together in a circle, holding hands. The children are looking towards the center, and the adults are partially visible around the edges of the huddle. The image conveys a sense of unity and teamwork.

Through the Hiscox Foundation USA, we're forging new partnerships to direct \$1,000,000 of funding to the small business community, ensuring they have access to the resources they need to not only continue to operate, but to thrive beyond the current crisis.

These partnerships will help small businesses and entrepreneurs access vital business resources and services such as financial advice, micro-lending and guidance to access the Coronavirus Aid, Relief and Economic Security (CARES) Act's funding in the USA. Our new partnerships include organisations such as Accion, which provides capital, coaching and connections to entrepreneurs; the Women's Business Development Center, which offers technical assistance and financial advisory services, including micro-lending, to women and underserved communities; and the Women's Business Enterprise Council, which serves established businesses by providing networking, programming, and financial consulting services.

Case study: 549 Sports

Mike and his wife, Laura, started 549 Sports with the goal of inspiring youth and teaching life lessons such as commitment, dedication, hard work, confidence, leadership and teamwork through sports. They now run after-school sports programmes at over 125 schools in San Diego County, helping players develop on and off the court. When COVID-19 forced them to cancel their in-person programming and adapt their services, 549 Sports received a \$50,000 COVID-19 relief loan from Accion to help maintain their staff of three and assist with operating costs and new personal protective equipment costs associated with changing their programme.



In the UK, we are working with Swoop to improve small business access to funding, and with Business in the Community as part of their National Business Response Network which connects business support with community need.

We've also launched our business support hub, giving our UK business insurance customers access to a range of free or significantly discounted services to help solve current challenges such as financing, legal/employment issues, accessing R&D credits and tax relief, managing cash flow and more.

Case study: helping SMEs access funding with Swoop

Swoop helps UK businesses navigate the funding landscape and access the services they need to grow. In partnership with Swoop, we're helping businesses unlock savings and find the right funding solutions across loans, equity and grants, including government support measures such as the Coronavirus Business Interruption Loan Scheme (CBILS) and Bounce Back Loan Scheme (BBLs).

Funding from Hiscox helped Swoop fast-track the development and launch of their COVID-19 solution, enabling businesses to access COVID-19 help free of charge through Swoop's website and dedicated COVID-19 hotline.

Since the launch of the platform, Swoop has secured funding of £67 million for small- and medium-sized businesses and more than 32,000 have been helped with queries on government schemes.



HELPING OUR EMPLOYEES PAY IT FORWARD

Our employees have made us proud in continuing to adapt and find new ways to give back to the community.

This is what some of Hiscox USA's employees had to say:

“

I decided to support a clothing company run out of New York called JC-RT, they produce some of the coolest plaid shirts I have ever seen, drawing inspiration from iconic book jackets, classic horror movies and pop references. They shifted production to making face masks to help slow the spread of COVID-19, and now they're donating 40% of mask sales to the COVID-19 emergency relief fund!

Ryan – Hiscox USA, Atlanta

“

I chose Baby Braithwaite, a children's store about to celebrate its 15th year of business. The owner, Chaffee Braithwaite, has been such a source of light during these times, including reading stories and recording them for families with kids to take a break and have a fun activity to look forward to each day.

Sara – Hiscox USA, Atlanta

“

I purchased \$100 worth of food from Modern Restaurant & Lounge (one of my go-to local restaurants) and had the food delivered to Dumont nursing home. The doctors/nurses have been working round the clock during this pandemic, I figured they could use a good meal.

Angela – Hiscox USA, New York

“

I proudly live in Queens, NY, where small businesses are the backbone of this culturally diverse borough. I chose to support a fairly new 'mom and pop' Taiwanese restaurant called Mei Hua that I often go to for delicious and hearty rice dishes. I bought meals for the staff that work at the building I live in. They are an amazing group of people that, now more than ever, work tirelessly round the clock to keep the building consistently sanitised and safe for all the residents. Not a small feat for a 21-storey building, yet they are always in good spirits.

Jonathan – Hiscox USA, New York

**WE GAVE HISCOX
USA EMPLOYEES
THE OPPORTUNITY
TO SPEND \$100
AT A SMALL LOCAL
BUSINESS OF THEIR
CHOICE, ON US.**



In the UK, the average daily commute is around one hour per day, with Londoners spending even longer getting to and from work. As the country went in to lockdown and we switched to home working, some of our employees set out to give back some of that time saved to help others.

Just some of the things we've been up to include helping out at food banks, business mentoring, supporting COVID-relief efforts, socially-distanced weeding at a local wetland centre, supporting young women through social enterprise and providing phone support for people in crisis.

#DONATE YOUR COMMUTE

"My eight-year-old daughter and I volunteered as part of the #wishingwashingline initiative, for care home residents to post wishes on social media. One resident called Ken wanted a chess set so we offered to grant his wish. When we were introduced to Ken and his carer explained that we had granted his wish, he was so touched and overwhelmed that he cried, a moment we will not forget. The acts of kindness witnessed on that day were so humbling."

Kimberley – Hiscox volunteer, Colchester

"I wanted to use my spare time in lockdown to help those who have fewer opportunities in the insurance industry. After finding out that young black males have a higher unemployment rate than young people in any other ethnic group, I signed up to become a career mentor for the Parity Project run by the East London Business Alliance (ELBA). The project aims to raise awareness and improve accessibility to sustainable career opportunities. It gives the mentees an insight into the corporate world, helps to improve their employability skills and supports them in their professional development."

Olivia – Hiscox volunteer, London

"I have been looking after two elderly ladies during lockdown, Maggie aged 91 and Janet 81. I do shopping for them, help with prescriptions and take them home-made coffees, cakes and, on occasions, dinners. Mostly they just need company. Neither of them have family in the area and both are struggling with their health, so I have been helping with doctors' appointments and going through their hospital letters with them. After eight months, I'm still chatting with them regularly and spending time with them when I can."

Tina – Hiscox volunteer, London

OUR APPROACH TO CHARITABLE GIVING

The Hiscox Foundation

The Hiscox Foundation was established in the UK in 1987 and is funded by an annual donation from the Hiscox Group. The Foundation operates as separate entities in the UK and USA, and focuses its resources where it can make the greatest impact.

Each Foundation's Board of Trustees meet quarterly and must consider each funding request made, whether it aligns with our chosen areas of focus, and makes a funding decision accordingly.

Hiscox Foundation UK
Charity no.: 327635

Hiscox Foundation USA
EIN: 20-8608776

Hiscox Gives

Hiscox Gives brings together members of staff in each of our offices to support local charities chosen by employees. By supporting causes aligned with the Hiscox values, Hiscox Gives creates meaningful volunteering opportunities for employees, while raising funds and awareness.



SOME OF THE CHARITIES WE HAVE SUPPORTED DURING THE PANDEMIC

Action For Children
Age UK
AIDNOW
Alzheimer's Society
At the Crossroads
Bart's Charity
Basics Essex Accident
Rescue Service (BEARS)
Bermuda Education Network
BEST (Bermuda
Environmental
Sustainability Taskforce)
Birmingham Children's
Hospital Charities
Campaign Against Living
Miserably (CALM)
Chicago Urban League
Centre for Entrepreneurship
& Innovation
Child Rescue Coalition
Citymeals on Wheels
COCO Charitable Trust
Covid-19 Support Fund
Crisis UK
ECHO

Eliza Dolittle Society
Enham Trust
Equal Justice Initiative
HART
Hope Supply Co
Insurance Industry
Charitable Foundation
Junior Achievement
of Georgia, Inc
Juvenile Protective
Association
KEEN London
Kids' Chance of America
Kiva
Love Beyond Walls
Madrid Food Bank
Manorfield Charitable
Foundation
Marin Food Bank
Martin House
Masks for NHS Heroes
Meals on Wheels
Mission for the Homeless
My Block My Hood My City

My Sister's Place
National Cares
Mentoring Movement
New York City
Anti-Violence Project
NHS Charities Together
North Texas Food Bank
PALS
Prism The Gift Fund (on
behalf of Rocket Food)
Providence Row
Rally Foundation for
Childhood Cancer Research
Red Cross Spain
Roald Dahl's Marvellous
Medicine Charity
Royal Voluntary Service
SCARS
Services and Advocacy
for LGBT Elders
Singapore Red Cross Society
Social Ark
St Helena Hospice
St John Ambulance
St Martin's Oluti School Fund

Strides For Peace
Students Rising Above
The African American Policy Forum
The Brokerage
The Doe Fund
The Drake House
The Family Centre
The Felix Project
The Richmond Neighborhood Center
The Trussell Trust
The Wiltshire Bobby Van Trust
Three Square
Tomorrow's Voices
Tower Hamlets Education
Business Partnership
Tower Hamlets Youth
Support Foundation
Warrick Dunn Charities
Whale and Dolphin Conservation
WindReach
Women's Aid
Women's Resource Centre
World Central Kitchen
York Mind

Hiscox
1 Great St Helen's
London EC3A 6HX

T +44 (0)20 7448 6000
E enquiries@hiscox.com
www.hiscoxgroup.com