

# summary of cover

CHARITY INSURANCE



FOR THE VOLUNTARY, COMMUNITY  
AND CHARITABLE SECTOR

Republic of Ireland

# summary of cover

## CHARITY INSURANCE

- The policy is underwritten by Ecclesiastical Insurance Office plc.
- This policy summary does not contain full details and conditions of the insurance – these are located in the policy document.
- We will send the policy document to you after you have taken out the insurance, but it is available beforehand from us or your advisor, on request.
- The standard duration of this contract is 12 months from the start date on your policy schedule.
- The policy shall be governed by and construed in accordance with the law of the Republic of Ireland.

# General exclusions

General exclusions include war, terrorism, computer virus and wear and tear.

# Liabilities

## Features and benefits

- Employers' liability – cover against legal liability for injury to employees, €13,000,000 inclusive of all legal costs and expenses.
- Public & products liability – cover against legal liability for injury to others or damage to their property. You can select either €6,500,000 or €10,000,000 limit of indemnity. Legal costs and expenses payable in addition.

## Extensions include:

- Legal costs and expenses, up to €600,000 any one claim, for defending prosecutions under the Safety Health and Welfare at Work Act 2005, the Sale of Goods and Supply of Services Act 1980, Liability for Defective Products Act 1991 and the Food Safety Authority of Ireland Act 1998.
- Overseas personal liability – When you are overseas on business this covers your personal liability for up to €5,000,000.
- Charity trustee insurance up to €125,000 (€50,000 for documents) any one claim / any one period of insurance, inclusive of all legal costs and expenses.

*Note: a separate Charity trustee insurance section is available if higher limits are needed or you require cover for mismanagement in the provision of services such as counselling or debt advice.*

## Significant or unusual exclusions or limitations

- Legal costs and expenses for claims arising from the USA or Canada are included within the limit of indemnity.

# Charity trustee insurance

*Note: only available if Liabilities selected.*

## Features and benefits

- Cover for claims against your trustees, officers, employees or volunteers for mistakes in the management and administration of your affairs.
- Cover for damage or loss of documents.
- Additional cover is available for claims arising from errors in the performance of services such as counselling or debt advice.

## Limits:

You can choose the overall limit of indemnity up to €1,000,000 any one period of insurance. The following inner limits apply:

- €120,000 any one period of insurance for environmental defence costs.
- €60,000 any one period of insurance for loss of documents.

## Significant or unusual exclusions or limitations

- Any claim relating to an employment dispute.
- Any claim resulting from you acting as trustee or administrator of any pension or retirement fund or scheme.
- Claims arising from your day to day operations (these are dealt with by Public liability cover).

# Legal expenses

*Note: to ensure an expert service the cover under this section is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS).*

## Features and benefits

Legal expenses cover for a range of legal issues specified in the policy up to the limit of indemnity stated in the schedule for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses accountants' fees and employment compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in the schedule or policy wording)

## Value added services:

All provided by DAS:

- Commercial legal advice helpline.
- Health and medical information services.
- Counselling helpline for the proprietor, employees and their immediate family members.
- Employment Manual - offering online employment guidance.

## Significant or unusual exclusions or limitations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.
- Problems must relate to your business activities in order for cover to apply.
- Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
- Except in certain circumstances as specified in the policy wording cover is subject to a "reasonable prospects of success" clause "Reasonable prospects" is a 51% or greater chance of success as assessed by a law firm or tax expert chosen by DAS.
- In certain circumstances you may be free to appoint your own legal representative who will be subject to the DAS standard terms of appointment including an hourly rate of €150 per hour. Any costs that fall outside the standard terms will not be paid by us.

# Property damage (buildings and contents)

## Features and benefits

- You choose the sum insured for buildings and contents. Unless stated otherwise, this is the most we will pay for a claim.
- Full range of insured risks such as fire, theft, storm, flood and malicious damage.
- Options for accidental damage, subsidence and theft.
- Inflation protection – you choose either index-linking or an automatic uplift to sums insured.

## Extensions include:

- Public Authorities – 15% of buildings sum insured to cover cost of complying with legislation following a fire or other insured event.
- Up to €6,000 'all risks' cover, any one period of insurance, for unspecified property anywhere in the Republic of Ireland.
- Raffle prizes and donated goods – covered up to €2,250 any one period of insurance whilst at the home of trustees employees or authorised volunteers.

## Significant or unusual exclusions or limitations

- Standard excess €250 (€1,300 for subsidence).
- Any requirements of the Public Authorities which are in place before the damage occurred.
- If the premises become unoccupied, untenanted or not in use, you must tell us. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.
- You must at all times keep the sums insured at a level that represents full value. If you do not, your claim may be reduced in proportion to the degree of underinsurance.

## Settling claims

- We'll work swiftly, and deal with your claim fairly.
- When appropriate, we may appoint a contractor to carry out the necessary repairs

# Equipment breakdown

*Note: only available if Property damage selected.*

## Features and benefits

- Pays to repair or replace electrical or mechanical equipment which breaks down. This includes lifts, central heating, air conditioning systems and retail equipment such as bar code scanners & credit card payment systems.
- Breakdown of computers whilst in your custody anywhere in the EU, up to €300,000 in any one period of insurance.

## Significant or unusual exclusions or limitations

- In private dwellings: kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment.
- Anything manufactured by you for sale.
- The excess under this section will be the same as the excess that applies under the Property damage section.

# Business interruption

*Note: only available if Property damage selected.*

## Features and benefits

- Covers your loss of revenue following an event insured under the Property damage section. Also pays for the extra costs to keep your organisation running and minimise your loss of revenue.
- Cover is provided up to a period which can be 12 months, 18 months, 24 months or 36 months (the maximum indemnity period).

## Extensions include:

Loss of revenue or additional expenses following:

- Specified disease, food poisoning, defective sanitation accidentally caused, vermin – if they happen at your premises and restrictions are then placed on the premises by the competent local authority. The specified diseases that we cover are listed in the policy document. Also covers murder, rape or suicide occurring at the premises. The standard limit is €375,000 or 25% of the loss of revenue sum insured, whichever is the less.
- Prevention of access to premises – following damage to neighbouring property which would form an acceptable claim under this policy.
- Death of patron – Pays up to €30,000 any one period of insurance if you are affected by the death or immoral act of your patron.
- Other venues – Pays up to €15,000 any one incident if you are affected by damage at premises where you are carrying out an exhibition or event. Also provides cover for your property (which is to be used in connection with the exhibition or event) whilst at your premises or whilst in transit by road, rail or inland waterway.

## Significant or unusual exclusions or limitations

- Under the Specified disease, murder, food poisoning, defective sanitation and vermin extension the maximum indemnity period is three months.
- Under the Death of patron extension the maximum indemnity period is three months.



# Money

*Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your business.*

## Features and benefits

- Non-negotiable money such as crossed cheques, money orders and vouchers. - €375,000
- Cash in transit in a bank night safe or on the premises during business hours. - €3,000 standard. This can be increased to cover your maximum requirements.
- Cash in a locked safe at the premises outside of business hours. - €3,000 standard. This can be increased to cover your maximum requirements.
- Any other circumstances. - €750
- Losses due to dishonesty of employees as long as the loss is discovered within 28 days of its occurrence, €3,000 per employee and €7,500 in total any one period of insurance.
- Fraudulent use of credit and debit cards – covers any cards used in connection with your business, €1,500 per card any one period of insurance.
- Identity theft – covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge. We'll cover the identity of the business as well as that of the individual directors, trustees, partners or employees. €1,500 for all claims in any one period of insurance.

## Assault extension:

This is an option that gives you cover if you or your employees or volunteers are attacked whilst carrying your money.

- You can choose the amount of cover required, from one unit which gives a capital benefit of €4,000, to 10 units which give a capital benefit of €40,000.

*Irrespective of the number of units the following benefits are also provided*

- Emergency dental treatment €750.
- Hospital benefit €30 a day up to a total of €300.

## Significant or unusual exclusions or limitations

- Cash over €4,000 unless accompanied by at least two persons whilst in transit, for cash over €6,000 we require three persons. A professional security firm is required if over €12,000.
- Due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or to the use of counterfeit money.
- If a limit higher than €3,000 is requested for cash in a locked safe (at the premises outside of business hours) cover is subject to the cash limit of the safe being adequate.
- Assault extension:
  - Temporary disablement benefits after 104 weeks.
  - Persons under the age of 16 or over the age of 70 years.

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## Money - *continued*

### Significant or unusual exclusions or limitations

- Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the policyholder, the directors, trustees, volunteers or partners.
- Identity theft costs must be agreed by us in advance.

## Fidelity

*Note: only available if Money section selected.*

### Features and benefits

- Covers losses caused by an act of fraud or dishonesty by an employee or volunteer.
- Including auditors' fees which you incur to substantiate the loss.

### Significant or unusual exclusions or limitations

- €7,500 any one period of insurance for employees, €1,000 any one period of insurance for volunteers. This limit can be increased subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods.

## Goods in transit

*Note: only available if Property damage selected.*

### Features and benefits

- Your stock can be covered for accidental damage whilst in transit by road vehicles operated by you or road hauliers, sent by parcel post or rail.
- Transits can be anywhere in the Republic of Ireland and the United Kingdom.

### Significant or unusual exclusions or limitations

- The most we will pay any one vehicle or consignment is €3,750.
- Theft where your employees or volunteers are involved.
- Goods spoiled by the failure of a vehicle's refrigeration equipment.
- Conditions apply in respect of theft from unattended vehicles.

# Personal accident

## Features and benefits

- You can insure yourself, your employees and volunteers against accidental injuries whilst working for the business. For employees 24-hour cover may also be provided.
- For you and your employees you can choose the amount of cover required, from one unit which gives a capital benefit of €4,000 to 10 units which give a capital benefit of €40,000.
- If cover is required for authorised volunteers up to two units can be given.

## Significant or unusual exclusions or limitations

- Certain hazardous sports or activities as detailed in the policy document.

# Loss of licence

*Note: only available if Property damage selected.*

## Features and benefits

- Covers the depreciation of your financial interest in the premises following cancellation of the premises licence that allows you to run the business.
- See the legal expenses section for legal costs in appealing when your licence may be lost.

## Significant or unusual exclusions or limitations

- Losses caused by your own acts or omission.
- Standard limit of €100,000 any one period of insurance.

# General information

## Cancelling the policy

We have the right to cancel the policy by giving you 7 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

## What if I need to make a claim?

### For all claims other than legal expenses claims

If you need to report a claim during office hours (Monday to Friday 9am – 5pm) you can call us on

**01 619 0300**

To report a new claim outside of business hours call

**1 890 252 877**

24 hour helpline

### For legal expenses claims

You can write to:

**Claims Department,  
DAS Legal Expenses Insurance  
Company Limited,  
Europa House,  
Harcourt Centre,  
Harcourt Street,  
Dublin D02 WR20.**

Alternatively you can phone DAS on

**01 670 7470**

Or email [claims@das.ie](mailto:claims@das.ie)

## The Insurance Compensation Fund & the Financial Services Compensation Scheme

Irish resident policyholders of Ecclesiastical Insurance Office plc may be in a position to claim from either the Insurance Compensation Fund or the FSCS. Brief details of each of these is outlined below:

## The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the Central Bank website at [www.centralbank.ie](http://www.centralbank.ie)

## Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000.

It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers, provided they are authorised by the PRA.

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by the UK Government, which gives you your money back if your authorised\* financial services provider goes into liquidation or administration.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

**[www.fscs.org.uk](http://www.fscs.org.uk)**

or write to:

Financial Services Compensation Scheme  
10th Floor Beaufort House  
15 St Botolph Street  
London EC3A 7QU

Tel: **0044 207 741 4100**

Fax: 0044 207 741 4101

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

## Complaints

If you are unhappy with our products or service, please contact us as soon as possible. You can complain in writing or verbally at any time to:

### For all complaints other than Legal expenses complaints:

Ecclesiastical Insurance Office plc  
2nd Floor  
Block F2  
EastPoint  
Dublin 3  
D03 T6P8

Tel: **01 619 0300**

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

### For Legal expenses complaints:

DAS Legal Expenses Insurance Company Limited  
Europa House  
Harcourt Centre  
Harcourt Street  
Dublin 2  
D02 WR20

Tel: **01 670 7470**

Email [customerrelations@das.ie](mailto:customerrelations@das.ie)

## Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you're not satisfied with our response, or we have not

completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

### The Financial Services & Pensions Ombudsman

**Lincoln House**

**Lincoln Place**

**Dublin 2**

**D02 VH29**

**Tel: 01 567 7000**

**Email: [info@fspo.ie](mailto:info@fspo.ie)**

**Website: [www.fspo.ie](http://www.fspo.ie)**

The Financial Services & Pensions Ombudsman can investigate complaints from all customers, except limited companies which have a turnover of €3m and above.

This complaints handling procedure does not affect your right to take legal proceedings.

# Notes

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0044 207 066 1000**

For further information on any of our products or services, please speak to your broker.

Or visit us at

**[www.ecclesiastical.ie](http://www.ecclesiastical.ie)**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **01 619 0300**.

You can also tell us if you would like to always receive literature in another format.



2nd Floor, Block F2, EastPoint,  
Dublin 3, Ireland

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Ecclesiastical Insurance Office plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is regulated by the Central Bank of Ireland for Conduct of Business rules.