

# Charity and Community Insurance

SUMMARY OF COVER



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# Charity and Community summary of cover

## Introduction

Our Charity and Community policy has been designed to meet the demands and needs of those wishing to insure the risks associated with the running of a registered charity or other not for profit organisation.

This document provides only a summary of the main benefits of the Charity and Community insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting us or your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

## Things for you to think about

Please note this summary relates to our standard policy cover, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker.

# Important information

## **This policy is underwritten by**

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (DAS).

## **Duration of your policy**

Generally 12 months from the start date shown on your policy schedule.

## **Renewal of your policy**

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

## **How do you pay**

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

## **Where are you covered**

- Your organisation located in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your premises and in certain circumstances anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your organisation and activities conducted in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

## **Excess**

Most cover sections will carry an 'excess' being the first amount of any claim or event, that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

## **Limits**

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Please refer to your policy schedule for confirmation of the applicable limits.

## **Cancellation rights**

We have the right to cancel your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under the Policy conditions – Cancellation.

This policy does not entitle you to a cooling-off period.

# General conditions

The following general conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonably possible of any alteration of risk which increases the risk of damage, accident or liability including major structural alterations or repairs at the premises and the use of the premises.
- For damage at or to the premises caused by theft or attempted theft it is a condition that all locks, bolts and other protective devices fitted to the premises must be put into full use whenever the premises are closed for business and are not attended by you or an authorised person.
- Where any premises is protected by an automatic fire alarm installation, there are a number of conditions that apply including you maintaining the installation in full and efficient working order at all times, carrying out the testing and maintenance requirements, notifying us of any disconnection, failure or reduced level of response.
- Where any premises is protected by an intruder alarm system you will ensure it is installed in accordance with the specification and advise us of any proposed changes, maintain the system in full and efficient working order at all times and service under a maintenance contract including appropriate testing, and immediately advise us of any notice from the police or a security organisation that signals may be or will be disregarded.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

**Please refer to the General and Claims conditions section of the policy for full details of these conditions and other policy conditions that apply.**

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# General exclusions

The following General exclusions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

**Please refer to General exclusions within the policy document and your schedule for full details.**



# Property damage

## What is covered

This section provides 'All Risks' cover for buildings with the option to insure for subsidence. You can also add cover for items such as contents, stock and personal belongings.

All risks means damage by any event not specifically excluded from this section.

## How much you will be insured for

The buildings and any other items insured, such as contents, will be covered up to the sums insured provided by you.

## How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For damage to the building we will rebuild, repair or reinstate the property damaged to a condition equivalent or substantially the same as its condition when new.

For claims in respect of contents (excluding stock, personal belongings and donated second hand goods) we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

For claims in respect of personal belongings and stock we will pay for the replacement cost less an allowance for wear and tear.

For claims in respect of donated second hand goods we will pay the cost to replace the goods at the time of the damage with similar goods less an allowance for wear and tear.

## Key extensions

This section is extended to include (for the standard limit specified or otherwise the Property damage sum insured):

- Raffle prizes and donated goods - £2,500 any one item, £5,000 any one claim.
- Deterioration of refrigerated stock following the failure of the unit, failure of the electricity or gas supply of contamination from refrigerated fumes - £5,000 for contents of any unit and £20,000 in any one period of insurance.
- Damage to the buildings by theft (unless scaffolding is in place at the premises or the building is unoccupied).
- The cost of gaining access to your premises and/or replacing locks and keys including safe locks if keys are stolen or lost - £5,000 any one period of insurance.
- All risks cover anywhere in the UK, Isle of Man or Channel Islands for: contents – £1,000 any one claim; personal belongings – £500 per person and £250 any one item.
- Contract works extension to provide you with cover for your insurance obligations – £100,000 any one project for the works and site materials.
- Additional stock for any exhibition, event or fundraising event - £10,000 in any one period of insurance.
- Alterations and additions to the property and newly acquired property. Subject to providing details as soon as practicable to effect specific insurance – 10% of the total sum insured or £500,000 in respect of both buildings and contents whichever is the less.
- Property bequeathed to you - a) buildings - 10% of the building sum insured or £250,000 (whichever the less) b) all other property - £50,000 any one bequest and £5,000 single article limit.

## What is not covered

**Please refer to Section 1 Property damage and General exclusions within the policy document for full details.**

- Wear and tear or any gradually operating causes.
- Damage caused following theft unless there is clear forcible and violent entry to or exit from the buildings.

- In respect of our buildings definition, the following are excluded: bridges, land piers, jetties, excavations and marquees. Also natural or artificial water courses, standing water such as dams, reservoirs, culverts, canals, moats, rivers and lakes or man-made elements attaching to or forming part of these.

## Are there any limitations

Please refer to Section 1 Property damage and General definitions within the policy document for full details.

- If a building becomes unoccupied for a period exceeding 30 days cover will reduce to fire, aircraft, earthquake and impact.

- The following limits apply:

Grounds person's equipment, and external items and fixtures, such as but not limited to floodlighting, garden ornaments, statues and bridges etc	£20,000 in any one period of insurance
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Computer systems records	5% of the contents sum insured any one claim
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Prints, rare books and works of art	£5,000 in any one period of insurance
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Jewellery, precious metals or stones and furs	£1,000 in any one period of insurance
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Personal belongings whilst at the insured premises of:	Limits are per person any one claim:
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- directors, trustees, officials, partners, employees, residents and volunteers	£2,500
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- visitors and members	£1,000
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Personal money of directors, trustees, officials, partners, employees, residents, volunteers, visitors and members, whilst at the insured premises	£100 per person any one claim.
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Wind turbines less than 10kW generating capacity, solar panels less than 50kW generating capacity, photovoltaic panels less than 50kW generating capacity	£20,000 in any one period of insurance.
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## What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the building ceases and the building becomes vacant for a period exceeding 30 consecutive days.
- There is a change to your business activities.
- You are planning building work where the contract value is in excess of £100,000 or if the works involve the use of external scaffolding.

### Things for you to think about

If any of the following apply please contact us or your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- You may wish to consider the 'Day One' method of inflation protection for your buildings, which provides you with a specified percentage uplift of the sums insured and is the most common method of insuring property.
- If you have requirements outside of the standard policy cover or the standard basis of settlement.
- If you require any optional covers, e.g. subsidence, fine art or terrorism.

# Fine art and collections

## What is covered

You may own items where claims settlement based on a replacement with a modern equivalent would not reflect their antique or artistic value, such as a painting or antique book. This section provides cover for loss or damage to these special items on either an agreed value or market value basis and any resultant depreciation.

## Key extensions

The cover provided by this section is extended to include (for the limit specified or otherwise the sum insured):

- The cost of defence or payment of damages if an item covered has defective title. If you have to relinquish possession of the item we will pay the amount you paid for it – £500,000 for all claims in any one period of insurance.
- The cost of repair and any reduction in value if an item is damaged by a professional restorer. We will only pay the cost in excess of the amount payable by the professionals own insurances up to the value of the item, subject to a limit of £1,000,000 for all claims in any one period of insurance.
- Cover is provided for items whilst temporarily removed from your premises and in transit – £5,000,000 or the sum insured (whichever is lower) in respect of art and £15,000 in any one period of insurance in respect of jewellery, watches or furs.

## What is not covered

**Please refer to Section 2 Fine Art and collections and General definitions within the policy document for full details.**

- Dishonesty of any of your trustees, employees or volunteers.
- Property not adequately packed during transit.
- Items in the open unless we agree otherwise.
- Damage whilst the items are in any building which is unoccupied.
- Natural ageing, gradual deterioration, rust or humidity exposure.

## What are your obligations

- When items are transported you must ensure that the property is securely and adequately packed.
- In respect of any art that is on loan the value should be agreed between you and the owner before the loan is accepted.



# Equipment breakdown

**This section is automatically included when property damage cover is in force.**

## What is covered

The repair or replacement of equipment which breaks down. This includes organs, lifts, central heating, air conditioning, theatre safety curtains, office equipment, computer equipment and retail equipment such as credit card payment systems.

## How much will you be insured for

The total amount we will pay shall not exceed £5,000,000 in any one period of insurance. Within this amount the following limits apply:

- £500,000 for any one accident to computer equipment at the premises.
- £5,000 for any one accident to portable computer equipment anywhere in the world.

All accidents that are a result of the same event will be considered as one accident.

## Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Costs to reinstate data that is lost or damaged following an accident to the computer equipment or costs to avoid interruption of your computer operation - £50,000 any one accident.
- We will pay for costs following an accident to the equipment insured that results in the business being interrupted or interfered with, subject to the business interruption section of the policy being insured. Our limit shall not exceed the sum insured in any one claim and £100,000 in any one period of insurance.
- Damage to the property at the premises following an explosion or collapse of the insured equipment which operates under steam pressure – £1,000,000 any one accident.
- Hire charges incurred for a substitute item during the period of repair for the insured equipment – £10,000 any one accident.
- Costs relating to repair, investigations and tests by engineers for damages to covered equipment following an accident – £25,000 any one accident.
- Additional costs incurred to gain access to repair or replace the insured item following an accident, subject to the business interruption section of the policy being insured – limit £20,000 any one accident.

## What is not covered

**Please refer to Section 3 Equipment breakdown within the policy document for full details.**

- Any equipment manufactured by you for sale.
- Any loss or damage caused by a cyber related incident.
- Gradual deterioration or wear and tear.
- Damage which is covered under a maintenance agreement, warranty or guarantee.

## What are your obligations

- To maintain a minimum of 2 generations\* of verified back-up computer records taken at intervals no less frequently than 48 hours and take all reasonable precautions to store and maintain these records.

*\* Generations - This term is used to describe a system of data backup. You are required to make a full copy of every file on the computer or network. Two copies are required every 48 hours. The first copy is made and stored, and then the second copy is made and stored separately. During the next 48 hours, the next copy to be made and stored will replace/overwrite the oldest copy. This process continues, always overwriting the oldest copy. Two backups are always stored before the oldest is overwritten.*

# Business interruption

## What is covered

This section covers you for loss of revenue (which can include donations and grants, at your request) and the increased running costs of your organisation or loss of rent received following damage insured under the Property damage section.

Alternatively, (or in addition to loss of revenue) cover can be provided for increased costs you incur to continue with your activities, such as hiring alternative premises. Other basis of settlement can be provided, such as loss of rent or gross profit to suit you. Please speak to us or your broker for more details.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred over which we will pay for this cover (up to the sum insured) as a result of loss or damage to your property.

## How much will you be insured for

You will be covered up to the sums insured provided by you.

## Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

Access to your premises following damage to neighbouring property.	The sum insured
Prevention of Access over 4 hours due to an emergency endangering human life including bomb scares	£10,000 any one period of insurance maximum three month indemnity
Accidental failure of the supply to your premises of electricity, gas, water or telecommunications	£10,000 any one incident
Damage at premises, other than your own where you are holding or participating in an event	£10,000 any one incident
Prevention or restriction of access to your premises following murder, food poisoning, defective sanitation and vermin	25% of the sum insured maximum £250,000
Archaeological Digs - the additional amount of loss following increased interference or interruption due to an archaeological exercise which follows discoveries made	10% of the sum insured, maximum £500,000

## What is not covered

Please refer to **Section 4 Business interruption within the policy document for full details.**

- Loss following damage where property damage covering your interest in the property at the premises is not in force.

## What are your obligations

- Where you choose to insure on a declaration basis you must supply us at each renewal with the estimated revenue, gross profit, estimated revenue or estimated rent receivable for the financial year.

### Things for you to think about

If any of the following apply, please contact us or your broker to review:

- You have concerns that your sums insured are insufficient to meet your needs.
- You need guidance in calculating the length of time (indemnity period) to get your activities back to normal – this is critical to ensure the cover meets your needs.
- You have requirements outside of the standard policy extensions.

# Goods in transit

## What is covered

Damage to your goods whilst in transit by road vehicles operated by you or a haulier or whilst being sent by parcel, post or rail anywhere in England, Scotland, Wales, Northern Ireland, Republic of Ireland, Channel Islands and Isle of Man.

## How much will you be insured for

The organisation will be covered up to the sums insured provided by you which will represent a value for either each package, each vehicle or any one consignment.

## Key extensions

- Damage to clothing and the personal effects of drivers employed by you - £500 per person.

## What is not covered

**Please refer to Section 5 Goods in transit within the policy document for full details.**

- Damage caused from inadequate packing.
- Damage to money, manuscripts, precious metals, jewellery, tobacco, wines, audio equipment, explosives and other dangerous goods unless specifically mentioned.
- Gradual deterioration or wear and tear.
- Damage to property in open vehicles by weather or theft or attempted theft.
- Deterioration of refrigerated goods following breakdown or failure of refrigeration equipment.
- Theft or attempted theft committed or assisted by your directors, trustees, employees or volunteers or from an unattended vehicle unless all windows and other points of access are closed and locked security devices set and the vehicle is in a securely locked building or security park between 9pm to 6am.
- Damage caused by scratching, denting or bruising.

# Money with assault extension

## What is covered

This section provides cover for loss of money and has the optional cover for assault as a result of an actual or attempted robbery or hold-up.

Below are the standard limits for loss of money in respect of any one loss. Please contact us or your broker if the standard limits are inadequate.

Non-negotiable money such as crossed cheques	£250,000
Money on the premises during business hours or in transit	£1,000
Loss of money from a locked specified safe in your building	Limit will depend on the make and model of the safe
Loss of money from vending or gaming machines	£250
Loss of money whilst in the home of any employee or authorised volunteer	£500
Loss of money from collection tins or envelopes	£50
Any other loss	£500
Money in an unspecified safe outside of business hours	£500

## Optional Cover:

- Assault benefit payable if an employee or authorised volunteer, aged 16-70 years sustains bodily injury following a robbery, hold-up or attempted robbery during their employment – various benefit levels available.

## Key extensions

The cover provided by this section is extended to include:

- Loss following the dishonesty of a director, trustees, employee or authorised volunteer - £2,000 per person and £5,000 in any one period of insurance.
- Loss following the fraudulent use of a business credit or debit card (excluding use by you, your directors, trustees or partners) – £1,000 per card in any one period of insurance.
- Costs you incur to protect your interests following the fraudulent use of the identity of your business or any of your directors, trustees, partners, employees or authorised volunteers by a third party for the purpose of obtaining credit – £1,000 any one period of insurance.
- Higher limits for periods before or after a fund raising event.
- Where assault is covered, we will pay additional medical expenses and hospitalisation or in-patient treatment following injury to employees. £500 – medical expenses; £20 a day up to £200 if hospitalised or for in-patient treatment.

## What is not covered

Please refer to Section 6 Money with assault extension within the policy document for full details.

- Whilst money is in the custody or control of a professional carrier.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

### **What are your obligations**

- All safe/strongroom keys and combination codes/locks must be kept in control of an authorised person.
- Money in transit of £3,000 or above requires multi person escorts or professional security firms dependent on the value involved.

### **Things for you to think about**

Please contact us or your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.



# Personal accident

## What is covered

This section provides compensation to the insured in the event of accidental injury causing temporary or permanent disablement or death either:

Cover A - occurring anytime within a 24 hour period; or

Cover B - arising out of and in the course of their employment only.

The benefits as stated in the schedule are only payable in the event of disablement or death to an insured person within defined groups of individuals, such as your employees or volunteers. Please note that permanent partial disablement is also an optional cover and not covered as standard.

## How much will you be insured for

A range of benefits are available. The maximum amount we will pay in respect of all benefits under the policy for all insured persons involved in the same accident shall not exceed £2,500,000.

## Key extensions

The cover provided by this section is extended to include:

- Additional medical expenses for an accepted claim of an insured person – up to £2,500 per person. An additional payment could be made if the injured insured person is admitted for in-patient treatment – £20 a day up to £200.
- Damage to clothing and personal belongings caused by the insured injury – up to £500 per person.
- If a person disappears and his/her body is not found within 12 months, subject to there being evidence to conclude accidental bodily injury occurred then the benefit under the death cover will be paid.

## What is not covered

**Please refer to Section 7 Personal accident within the policy document for full details.**

- Any person under the age of 16 years or above the age of 80 years.
- Suicide or deliberate self-injury, intoxication, sexually transmitted infections, insanity, pregnancy, childbirth or under the influence of drugs.
- Pre-existing health issues.
- Wilful exposure to needless peril (except in attempt to save human life)
- Taking part in practicing or training for certain hazardous sports or activities e.g. mountaineering, winter sports, flying (except as a fare-paying passenger) hang-gliding or parachuting etc.
- Employees and volunteers are not covered whilst travelling, in connection with the business to a destination to which the Foreign, Commonwealth and Development Office (FCDO) has advised against all or all but essential travel before the trip.
- Acts of terrorism involving the use, release or threat of any nuclear weapon, device or chemical or biological agent.

### Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us or your broker.
- Please ask us or your broker if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

# Loss of registration/licence

## What is covered

Covers the depreciation of your financial interest in the premises or your loss of revenue following the withdrawal of the certificate or licence outside of your direct control. The following covers are available:

- Education registration
- Care registration
- Premises licence
- Wedding licence

## How much will you be insured for

The organisation will be covered up to the limit of indemnity chosen by you, a range of limits are available

## What is not covered

**Please refer to Section 8 Loss of registration/licence within the policy document for full details.**

- Any claim if you are entitled to compensation under any Act of Parliament or legislation for the cancellation.
- Cancellation arising from town or country planning, improvement or redevelopment.
- Cancellation resulting from an alteration in the law.
- Premises which are altered without approval of the authority or not maintained in a good state of repair.
- Bankruptcy or insolvency.

## What are your obligations

- To advise us or your broker of cancellation or you receiving notice of a proposal to cancel or you becoming aware of any circumstance which may result in cancellation within 24 hours.

# Liabilities

## Employers' Liability

### What is covered

Employers Liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace during the period of insurance, as described in your policy schedule.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

### What is not covered

Please refer to Section 9 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

## Public and products liability

### What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business, as described in your policy schedule.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

### Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability arising from the use by your employee of a motor vehicle that does not belong to you, on your organisations business if cover is not provided elsewhere.
- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation – £100,000 any one claim and in any one period of insurance.
- Personal liability at your request of residents and resident staff arising from activities not connected to your organisations business - £5,000,000 any one event.
- Overseas personal legal liability of employed persons arising from activities not connected to your organisations business whilst abroad on your organisations business, including liability incurred by accompanying family members –£5,000,000 any one event.

### What is not covered

Please refer to Section 9 Liabilities within the policy document for full details.

- Error or omission from any professional services.
- Any craft designed to travel through water air or space except for non- mechanically propelled waterborne craft of less than 9 metres in length whilst operated on inland waterways or within 3 miles of the coast.
- Any liability arising from advice, design or specification whether given for a fee or not.

## Liabilities section

### Key extensions

- Compensation if we request witnesses in connection with a claim under this section to attend court.  
Amount per day per person:
  - directors, trustees, officers or committee members - £500
  - employees - £250

### What are your obligations

Most organisations undertake a diverse range of activities and fundraising events which this policy will provide cover for.

However, you must tell us if you are planning:

- Large events where attendance is likely to exceed 1,000 people.
- Hazardous or unusual events or activities.
- Significant overseas work or activities.
- Any change to your usual business activities that you have declared to us.

### Things for you to think about

If any of the following apply, please contact us or your broker to review:

- If the limits are insufficient to meet your needs.

# Reputational risks

## What is covered

Damage to the organisation's reputation including:

- Libel and slander – covers losses which arise from claims made against you where you or someone on behalf of the organisation has published a statement or made an utterance of a libel or slander.
- Costs to manage a public relations crisis after an event insured under the Liabilities, Trustees' and management liability and/or Professional indemnity sections.
- Interruption or interference of the business following death or immoral act of your organisation's patron.

## How much will you be insured for

- Libel and slander - £250,000 in any one period of insurance.
- PR Crisis communications - £25,000 any one claim and in any one period of insurance.
- Death of your patron - £25,000 in any one period of insurance.

## What is not covered

**Please refer to Section 10 Reputational risks within the policy document for full details.**

- Adverse publicity resulting from intentional or malicious act by a trustee, director or partner.
- Criminal or intentional libel, slander or infringement.
- Fine, penalties or multiplied damages.
- Recall of any good or products manufactured, sold, supplied or installed by you.

## What are your obligations

- You take all reasonable measures to avoid or mitigate adverse publicity.

### Things to think about:

- Whether wider PR crisis cover is required that is not limited to a claim under the Liabilities, Trustees' and management liability and/or Professional indemnity sections.

# Hirers' liability

## What is covered

Hirers' liability covers third parties who hire out your premises. Should an event occur which leads to paying damages to a member of the public for injury or damage to property, hirers' liability will cover the third party's legal liability.

## How much will you be insured for

The organisation will be covered up to a limit chosen by you, a range of limits are available and will include legal costs. The limit applies to any one event or all events happening during the period of insurance.

## What is not covered

**Please refer to Section 11 Hirers' liability within the policy document for full details.**

- Liability arising from food or drink supplied by a professional caterer.
- Liability arising out of the use of bouncy castles or other inflatables, fly walls, bungee equipment or any other similar activity equipment.
- Liability arising from bonfires and fireworks.
- Liability arising from organised sports activities.
- Liability arising out of the use of the premises for any political groups/meetings or business activities by commercial organisations.

## What are your obligations

- You must ensure that where your premises are used for activities (other than private functions) involving children or vulnerable adults, the hirer has a protection (safeguarding) policy in force and written confirmation of this is obtained before entering into a contract.



# Professional indemnity

## What is covered

Damages and legal defence costs made against you arising out of your legal liability in connection with the conduct of your business by you or your employee due to:

- a. A wrongful act
- b. A dishonest or fraudulent act
- c. Unintentional libel and slander
- d. Unintentional breaches of confidentiality
- e. Any other civil liability not specifically excluded

It also covers the costs in restoring or replacing any documents destroyed, damaged, mislaid or lost as part of an unintentional wrongful act (up to £250,000 any one period of insurance).

## How much will you be insured for

A range of limits of indemnity are available.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

## Key extensions

The cover provided by this section is extended to include:

- Compensation for court attendance if we request the following categories of people to attend court as a witness in connection with a claim - £500 per day for any trustee, principal, partner, officer, director or member of the management committee; £250 per day for any employee.
- Representation costs at properly constituted hearing tribunals or proceedings - £25,000 in any one period of insurance.

## What is not covered

**Please refer to Section 12 Professional indemnity within the policy document for full details.**

- The consequence of any circumstances known to you at the commencement of this cover which may give rise to a claim.
- Bodily injury, sickness, disease, emotional distress, mental anguish, mental stress or death of any person unless caused by a wrongful act.
- Bodily injury, sickness, disease, emotional distress, mental anguish, mental stress or death of any person receiving medical advice, diagnosis or treatment.
- Any claim or circumstance connected with a dishonest or fraudulent act or omission of any former or present trustee, principal, partner, director, officer or member of the management committee, consultant or sub-contractors.

## What are your obligations

- You must notify us as soon as practicable, during the period of insurance of any claim or circumstance which may result in a claim.

# Trustees' and management liability

## What is covered

Trustees' liability – covers the personal liability of trustees, officers, directors or members of the management committee arising from errors or omissions they make in the management and administration of the organisation.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

## How much will you be insured for

The most we will pay in the period of insurance is £100,000 (£50,000 in respect of claims made against the insured or trustee for lost or damaged documents).

## Optional Cover:

Trustees' and management liability – covers the trustees and the organisation for wrongful acts by trustees, officers, directors, shadow director, members of the management committee or employees from error or omissions they make in the management and administration of the organisation.

A range of limits of indemnity are available.

## Key extensions (applicable to trustees' and management liability cover only):

- In the event of us cancelling this section of the policy (excluding cancellation for non-payment) and you do not arrange cover by a similar policy, an extension in this section of cover can be provided for 30 days or 12 months at an additional charge.
- Continuation of cover for 72 months from the date the cover is cancelled in respect of any retired trustee or employee.
- Wrongful act committed by a trustee whilst acting as a trustee of another not-for-profit entity.

## What is not covered

**Please refer to Section 13 Trustees' and management liability within the policy document for full details.**

- Claims or circumstances which may give rise to a claim known to you at the start of the cover.
- Administration of any pension or retirement fund or scheme.
- Employment disputes.

## What are your obligations

- You must submit annual reports and accounts to the appropriate regulatory authority within the prescribed timescales.
- Notify us of any claims or situation you become aware of as soon as possible and always within one month of you becoming aware of it.

# Cyber

## What is covered

Protection for your computer systems following a cyber attack or data breach including:

- Costs of dealing with claims made against you in respect of:
  - failing to secure data or prevent unauthorised access to data
  - unintentionally transmitted or failing to prevent transmission of a computer virus, hacking attack or denial of service attack from your computer system to a third party.
  - loss of reputation or intellectual property rights breached.
- Costs for the following if you have failed to keep your data privacy obligations:
  - hiring professional and legal forensic IT services to investigate
  - informing affected parties and other relevant third parties
  - providing support services to affected parties
  - public relations and crisis management expenses.
- Costs of damage to your computer system, restoring and recreating data and any business income losses.
- Option to insure for cyber crime – we will pay for the following:
  - your financial loss as a result of a fraudulent input, destruction or modification of data in your computer system or your service providers computer system
  - any payment you are liable for to your telephone service provider as a result of hacking into your computer system
  - cost of employing specialist support to verify the threat is genuine and to help respond to the threat.

## How much will you be insured for

The organisation will be covered up to the limit chosen by you, a range of limits are available.

## Key extensions

The cover provided by this section is extended to include (for the limit specified or otherwise the limit of indemnity):

- The cost of locating and removing a computer virus from your system and the cost of hiring professional consultants to avoid corruption - £15,000 in any one period of insurance.
- Professional consultant fees to carry out a security audit to assess weaknesses and advise on how to make improvements if the failure to keep data privacy obligations insured by this section resulted from security weaknesses in your computer system - £15,000 in any one period of insurance.
- Costs to prevent or minimise actual or expected damage or other loss covered by this section - £15,000 in any one period of insurance.
- The cost of investigating possible repair, replacement or restoration, provided we accept a claim for damage or other loss - £15,000 in any one period of insurance.
- Cost of making temporary repairs and fast track permanent repairs, replacements or restoration - £15,000 in any one period of insurance.

## What is not covered

Please refer to Section 14 Cyber within the policy document for full details.

- Any loss of business income during the time period shown in the schedule (time excess).
- Claims brought against you by another person insured under the policy, your parent or subsidiary company or company which you are a director, partner or employee.
- Goods, products or software sold, supplied, manufactured, repaired or installed by you.
- Cost of correcting any failings in procedures, systems or security.
- Circumstance which existed before the cover commenced and which you knew about.
- Extortion, blackmail or ransom payments or demands other than in connection with optional cyber crime.
- Failure or interruption of any electrical power supply, network or telecommunication network not owned or operated by you. Loss, damage or expense resulting from or in connection with any action taken to prevent or suppress any act of terrorism.
- Cyber crime – financial loss from fraudulent use of credit or debit card.

## What are your obligations

- You must notify us of any incident or circumstance that may result in a claim as soon as possible.
- Ensure appropriate procedures are in place for disposing and/or destroying hardware and copies of files.
- Ensure your hardware is maintained and inspected, records are kept of data back-up procedures.
- Your computer system must be protected by a virus-protection software package licenced to you and updated at least every 7 days.
- Back up original data at least every 7 days.

### Things to think about:

- If you feel the cover or limits are not wide enough to meet your needs please contact us or your broker to discuss.

# Legal expenses

*Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.*

## What is covered

Legal expenses cover for a range of legal issues that may arise up to the limit you choose 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 compensation award is further limited to £1,000,000 limit in total for all such awards in any one period of insurance).

Cover is provided for the following legal issues:

- Employment disputes and compensation awards
- Legal defence
- Statutory licence appeal
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)
- Property protection
- Personal injury
- Tax protection

In civil cases, 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. The standard cover does not apply this clause to employment disputes and legal defence claims.

## What is not covered

**Please refer to Section 15 Legal expenses within the policy document for full details.**

- Any claims where you are bankrupt or become bankrupt at the start or during a claim.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract Disputes – where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured has taken where DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

## What are your obligations

- 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.

### Do not forget

Commercial legal advice helpline – DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helplines' section of your policy wording for contact details.

# Fidelity

## What is covered

This section covers you for loss of your money or goods (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee or volunteer.

## How much will you be insured for

The organisation will be covered up to the limit of indemnity chosen by you, a range of limits are available.

## Key extensions

- Cover for auditors' fees which you incur to substantiate the loss.
- Indemnity to the Trustees of any pension fund or other employee benefit scheme for any loss the Trust incur following an act of theft.

## What is not covered

Please refer to **Section 16 Fidelity within the policy document for full details.**

- Repeated acts of theft by the same employee or volunteer once you have become aware of their dishonesty.
- Any unexplained shortages.

## What are your obligations

- Cover will be subject to you complying with our minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods. Please review these minimum standards of control to ensure you are comfortable that you are able to comply with them.
- You must obtain satisfactory references to confirm the honesty of all employees who are responsible for money or accounts.
- Upon the termination of service of any employee you take all reasonable precautions to prevent a loss by changing, deleting or invalidating alarm and security codes or passwords the employee had knowledge of or access to.

## Things for you to think about

- What limit of indemnity is sufficient to meet your needs.
- Can my organisation comply with the minimum standards of control? (please contact us or your broker to obtain a copy of these).



# Terrorism

## What is covered

This section provides cover for damage to your property and (should you choose) resulting loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987

Cover is provided up to the sum insured that you provide us with (see property damage and business interruption sections).

## Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

## What is not covered

**Please refer to Section 17 Terrorism and the General exclusions within the policy document for full details.**

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.

### Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and business interruption sections do not include cover for terrorism so if you are concerned about this risk, you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether or not it is insured by us. Contact us or your broker to discuss this further.

# General information

## Claims service

For claims other than Legal expenses call 0345 603 8381.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expense Insurance Company Limited on 0345 268 9124.

## Complaint handling procedures

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  
Benefact House,  
2000 Pioneer Avenue,  
Gloucester Business Park,  
Brockworth, Gloucester,  
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

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

### For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side, Temple Back  
Bristol  
BS1 6NH

Tel: 0344 893 9013

Email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

## Our promise to you

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

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Tel: 0800 0 234 567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

## The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

### What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

## Law applying

Unless agreed otherwise, the law which applies to this contract is the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

# Other support and cover available

As part of your Charity and Community insurance policy, you also have access to a wide range of additional services and support.

## **Risk advice line**

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at [risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com)

## **Emergency glass replacement**

If you suffer glass breakage you can use these services and our specialist provider will effect a rapid repair. Contact us on 0345 600 0148.

## **Public relations (PR) crisis & media assistance helpline service**

Provides a dedicated PR crisis helpline and specific PR legal advice. Contact us on 0345 600 1861.

## **Preferred supplier**

We have a number of pre-vetted suppliers, market leaders in their respective fields, who offer a range of risk improvement products and services, some at discounted prices. To find out more visit our website at [www.ecclesiastical.com/risk-management](http://www.ecclesiastical.com/risk-management)

## **Value-added services**

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Business assistance
- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

Full contact details for these services can be found within the policy document.

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  
0800 111 6768**

If you would like this booklet in large print, braille or in audio format please call us on **0345 777 3322.**

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

