

summary of cover

CHARITY INSURANCE

This insurance policy is designed to meet the needs of legally recognised charities or not-for-profit organisations operating within the United Kingdom.

You can choose the insurance cover you need from a wide range of sections. You can select all 10 of the sections available for truly comprehensive cover. If you are a smaller organisation with no central place of administration you can opt for the Liabilities and Legal expense sections only.



- 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 policy document contains full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with the law of England and Wales unless the Insured's central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
- Our FSA register number is 113848. Our permitted business is general insurance.
You can check this on the FSA's register by visiting the FSA's website
www.fsa.gov.uk/pages/register
or by contacting the FSA on
0845 606 1234

General exclusions

General exclusions include war, terrorism (some cover provided under some sections as stated) computer virus, wear and tear and damage caused by cleaning.

Liabilities

Features and benefits

- Employers' liability – cover against legal liability for injury to employees (including authorised volunteers), £10,000,000 inclusive of all legal costs and expenses (£5,000,000 if terrorism related).
- Public & products liability – cover against injury to others or damage to their property. You can select between £2,000,000 or £5,000,000 limit of indemnity. Legal costs and expenses payable in addition.
- We include fund raising activities under your control anywhere in the UK within the definition of business.
- Charity trustee indemnity up to £100,000 (£50,000 for documents) any one period of insurance, inclusive of all legal costs and expenses. Choose the separate Charity trustee section if you require cover above this limit.

Extensions include:

- Legal costs and expenses for defending prosecutions under the Health and Safety at Work Act, Consumer Protection Act or Food Safety Act, up to £500,000 any one claim.
- Legal costs and expenses for defending prosecutions under Corporate Manslaughter legislation up to £1,000,000 for all claims in any one period of insurance.
- Overseas personal liability – When you are overseas on business this covers your personal liability for up to £5,000,000.
- Option for private hirers' indemnity up to £2,000,000 for occasional social events at your premises. Legal costs and expenses are payable in addition.

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.
- Private hirers' limited to individuals hiring the premises for no more than three occasions per year.

Charity trustee indemnity

Features and benefits

- Covers the personal liability of trustees, officers, employees or voluntary workers arising from errors or omissions they make in the management and administration of the charity.
- You choose the limit of indemnity you require, up to £500,000 any one period of insurance, including legal costs and expenses.
- Cover is on a 'claims made' basis. This means it offers protection for claims which are made against you during the period of cover, or claims which may arise from circumstances which you become aware of and report to us during the period of cover.
- Loss of Documents cover is provided for your legal liability resulting from the loss or damage of charity-related documents up to £50,000 any one period of insurance, including legal costs and expenses.

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

- Standard limit of £100,000 to protect your legal position on a range of employment or business disputes.
- Wide employment practices liability cover means that we will defend employers at employment tribunal and we will pay compensation in the event that compensation is awarded against the policyholder. This is not contingent upon the prospects of success.
- Compensation awards – where we agree to cover your claim under employment disputes, we will also pay any compensation award up to £1,000,000 for all claims in any one period of insurance.
- Statutory licence protection – we will represent you in appealing to the relevant authority following loss of your licence or British Standard Certificate of Registration. This includes appeals relating to your Charity registration.

Value added service:

All provided by DAS:

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees and their immediate family who live with them.
- Employment manual and DAS businesslaw – offering online employment and business law guidance.

Significant or unusual exclusions or limitations

- Civil claims (apart from claims under employment disputes and compensation awards) where there are no reasonable prospects of success.
- Costs and expenses incurred before DAS's written acceptance of a claim.
- Claims reported more than 180 days after you should have known about the incident, or more than 24 hours in relation to claims under Statutory licence protection.
- Compensation awards cover will be subject to you bearing 10% of the cost of compensation claims subject to a minimum of £1,000.
- Statutory registration/licence cover, excluding licence appeals relating to motor vehicles.

Property damage (buildings and contents)

Features and benefits

- You choose the sums 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, storm, flood & malicious damage.
- Options for accidental damage, subsidence, theft and terrorist damage.
- Inflation protection – you can choose either index linking or an automatic 15% uplift (or higher at your request) to sums insured.

Extensions include:

- Up to £5,000 'all risks' cover, any one period of insurance, for unspecified property anywhere in the UK.
- Public authorities – 15% of buildings sum insured to cover cost of complying with legislation following a fire or other insured event.
- Raffle prizes and donated goods – covered up to £1,500 any one period of insurance whilst at the home of trustees employees or authorised volunteers.

Significant or unusual exclusions or limitations

- Standard excess £150 (£50 for glass and personal belongings, £1,000 for subsidence).
- The standard excess can be increased to £250, £500 or £750 in exchange for a 2.5%, 5% or 7.5% discount in premium for this section.
- 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.
- It is a condition precedent to liability that if there is any deep fat frying apparatus at the premises
 - (a) it must be securely fixed and free from any contact with any combustible materials
 - (b) any woodwork within 1 metre of the apparatus must be protected with metal or other incombustible material
 - (c) the extraction ducts and flues must be kept clean and free from grease or oily accumulations
 - (d) it is fitted with a thermostat designed to prevent the temperature of cooking oils and fat rising above 205 degrees C
 - (e) at least one 2 litre capacity fire extinguisher suitable for use on fat or oils and an approved fire blanket must be kept in the immediate vicinity of the apparatus and must be clearly marked and accessible at all times.

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 anywhere in the EU, up to £250,000 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.
- The excess under this section will be the same as the excess that applies under the Property damage section.
- Excluding anything manufactured by you for sale.

Business interruption

Note: only available if Property damage selected.

Features and benefits

- Covers loss of revenue following an event insured under the Property damage section.
- You choose your loss of revenue sum insured. This includes additional costs of working in order to minimise a 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 income 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 £250,000 or 25% of the loss of revenue sum insured, whichever is the less. This limit can be increased upon request.
- Prevention of access to premises – following damage to neighbouring property which would form an acceptable claim under this policy – provided the restriction lasts over 4 hours.
- Death of patron – Pays up to £25,000 any one incident if you are affected by the death or immoral act of your patron.
- Other venues – Pays up to £10,000 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

- £250,000 for non-negotiable money such as crossed cheques, money orders and vouchers.
- £2,000 for cash in transit in a bank night safe or on the premises during business hours.
- £1,000 for cash in a locked safe at the premises outside of business hours.
- £50 in collection tins.
- £500 for any other circumstances.
- Losses due to dishonesty of employees as long as the loss is discovered within 28 days of its occurrence, £2,000 per employee and £5,000 in total any one period of insurance.
- Fraudulent use of credit and debit cards – covers any cards used in connection with your business, £1,000 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, authorised volunteers, partners or employees. £1,000 for all claims in any one period of insurance.

Assault extension

- Assault of proprietor or employee due to robbery or hold-up – pays £10,000 for death or permanent total disablement, £100 per week for temporary total disablement.
- Hospital benefit £20 a day up to a total of £200.
- £500 for emergency dental treatment.

Significant or unusual exclusions or limitations

- Cash over £3,000 unless accompanied by at least two persons whilst in transit, for cash over £5,000 we require 3 persons. A professional security firm is required if over £10,000.
- Due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or to the use of counterfeit money.
- Assault extension:
 - Temporary total disablement benefits after 104 weeks.
 - Persons under the age of 16 or over the age of 70 years.
- Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the policyholder and/or the directors, trustees, authorised 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 of an employee or authorised volunteer.
- Including auditors' fees which you incur to substantiate the loss.

Significant or unusual exclusions or limitations

- £5,000 any one period of insurance for employees, £1,000 any one period of insurance for authorised volunteers. These limits 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.
- Excess - £150.

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.
- Transits can be anywhere in the United Kingdom and the Republic of Ireland.

Significant or unusual exclusions or limitations

- The most we will pay any one vehicle or consignment is £2,500.
- 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.
- Excess - £150.

Personal accident

Features and benefits

- You can insure yourself, your employees and authorised 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 £2,500, to ten units which give a capital benefit of £25,000.
- 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.

Loss of licence

Note: only available if Property damage selected.

Features and benefits

- Covers the depreciation of your financial interest in the premises, and your loss of income, following cancellation of the premises licence granted under the Licensing Act 2003 that allows you to run the business.
- See the legal expenses section for cover 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.
- Limit - £100,000 any one period of insurance.

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

Or visit us at **www.ecclesiastical.com**

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.