



CHARITY
COMBINED



Summary

Charity Combined CC1-5.6A | Policy Summary

Created 'by the sector, for the sector', this Charity Combined product is available as a package or a bespoke policy. It is issued by Q Underwriting's Charity and Faith underwriting team, which has extensive knowledge and experience of the sector, on behalf of leading insurers.

Q Underwriting's Charity Combined policy provides extremely broad cover and because we recognize the diverse nature of the sector we can provide the assurance that we understand its needs. In particular, this includes defining volunteers as employees, extending public liability cover to automatically include work away from the main premises and accepting a wide range of activities and events that other standard commercial policies may not cover.

Policy Summary

This Charity Combined product has been specifically tailored to provide **a full suite of covers in an easy-to-understand 'menu'** from which charities and social enterprises can choose a variety of combinations to suit their particular needs. And as those needs change, so the policy can be adapted.

By combining such covers into one policy, **charities and social enterprises can gain greater value for money and benefit from easier administration.**

Covers available under Charity Combined

- Property Damage
- Business Interruption
- Specified Business Equipment
- Terrorism
- Equipment Breakdown
- Money and Personal Assault
- Group Personal Accident
- Goods in Transit
- Employers Liability for Employees and Volunteers
- Public Liability including Property Owners Liability and Hirers' Liability
- Products Liability
- Loss of Licence/Registration
- Motor NCD and Excess Protection
- Legal Expenses
- Trustees, Directors and Officers Liability
- Employment Practice Liability
- Fidelity Guarantee / Crime
- Professional Indemnity
- Property Damage Loss Recovery
- Business Travel

Please read this document carefully

This is a summary of the cover provided by the Charity Combined Insurance Policy. It contains references to the key features and benefits of the policy, as well as references to significant or unusual exclusions and limitations. It does not contain the full Policy definitions, terms, exclusions and conditions and it is important that you read the Charity Combined Insurance Policy fully before making any decision about your business insurance.

Risk Management Requirements & Policy Restrictions

Risk Management is a partnership between you, your advisors and the Insurers.

This Policy contains various restrictions, warranties, and conditions, some of which are precedent to the liability of the Insurers, intended to either clarify the intent of cover or encourage good risk management practice. You should try wherever possible to document your procedures, processes and risk management practices.

Elements of cover under this Policy are on a 'Claims Made' basis. You should satisfy yourself that you understand the meaning of this, and also the importance of any applicable Retroactive Date.

If you have any questions or concerns, please raise these with your advisors.

Our Aims and Obligations

This Policy is intended to provide you with protection against many of the risks you face as a business. We aim to ensure that the critical risks you are exposed to are covered by this Policy and that you receive adequate financial compensation following an insured event taking place.

We undertake to provide cover to you according to the terms of the Policy Schedule and the accompanying Policy document. Please make careful note of all the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim.

Cover under this Policy is subject to specific limits and excesses. Please refer to your advisors for full details.

Your commitment

Please remember you must make a fair presentation of the risk to us. This means that you must:

1. disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
 2. make such disclosure in a reasonably clear and accessible manner; and
 3. ensure that, in such disclosure, any material representation as to a:
 - a) matter of fact is substantially correct; and
 - b) matter of expectation or belief is made in good faith.
- A circumstance is material if it would influence our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms.

If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy. If you are in any doubt as to whether a circumstance is material then You should disclose it.

The Policy is issued for a 12 month period unless agreed otherwise. You should review your sums insured on a regular basis as inadequate sums insured could adversely affect any claim.

Index Linking

The sums insured for Property Damage and Specified Business Equipment will be indexed automatically, unless stated otherwise, in line with overall trends regarding building costs and inflation. Index-Linking helps to protect you against inflationary increases, such as the cost of rebuilding or the cost of replacing items lost or damaged during the period of repair or reinstatement. At each renewal the premium will be calculated using the new sums insured. Should the index fall below zero the sum insured will not be reduced.

If you are not adequately insured, the amount of your claim may be reduced in proportion to the amount you are "under-insured".

It is important that when you arrange your coverage that the sums insured are set at the correct level and if you are in any doubt you should seek expert advice, it is also important to review your coverage on a regular basis to take account of changes to the Buildings and items purchased or disposed of etc.

Section 1 Property Damage All Risks

This Section provides All Risks cover including accidental damage to business assets such as buildings, contents, or stock. The section may also include cover for rent payable.

Cover	Limits	Main Exclusions	
All Risks including damage caused by ✓ Fire, Lightning, Explosion, Earthquake ✓ Storm and Flood ✓ Theft ✓ Escape of water ✓ Impact by road vehicles or animals ✓ Accidental or malicious damage ✓ Impact by aircraft or other aerial devices ✓ Riot or civil commotion ✓ Strikers, locked-out workers or persons taking part in labour disturbances ✓ Falling trees ✓ Special Extension - Subsidence	As specified Sums insured should be based on re-instatement or replacement values ("new for old") Special Extension Day One Basis - 25% uplift to the Declared Value of Buildings and Contents in the event that re-instatement costs exceed the sum insured	× Excesses as specified × Fraud or unexplained disappearance × Damage caused by escape of water, malicious persons or theft to buildings unoccupied for more than 45 days × Terrorism × Damage caused by: × defective design or materials, gradual deterioration, wear and tear × theft of any one item over £25,000 unless involving forcible and violent entry × theft of property in the open or outbuildings unless specified × mechanical or electrical breakdown × weather to movable property in the open, including fences and gates	
Extensions applicable to this Section unless stated otherwise:		Limit per occurrence	In the aggregate
✓ Deterioration of refrigerated stock ✓ Property at exhibitions and business events ✓ Documents, manuscripts and business books ✓ Items left in the open – any one Premises ✓ Works of art ✓ Wines, spirits, cigarettes and tobacco goods ✓ Personal effects: a non-resident b resident ✓ Computer Records in respect of the data media and cost of reproducing such records ✓ Patterns, models, moulds, plans and designs ✓ Hired-in Property and Property on Loan ✓ Contract Works		£2,500 £25,000 £10,000 £5,000 £5,000 £1,000 £1,000 £1,000 £25,000 £25,000 £2,500 £250,000	£5,000 £25,000 £10,000 £5,000 £5,000 £1,000 £1,000 £2,500 £25,000 £25,000 £10,000 £250,000
Other Automatic Extensions – please refer to the full list and further details in the Policy ✓ Additional costs to maintain usability of the premises following damage - £25,000 or 5% of the sum insured ✓ Breakage of Glass, sanitary fittings, frames etc and the cost of boarding up - £10,000 ✓ Capital additions, alterations & improvements - 10% of sum insured (Max £1,000,000) ✓ Bequests, donations and prizes etc. – £250,000 ✓ Changing locks - £5,000 ✓ Landscaped grounds damage caused by emergency services - £25,000 ✓ Loss of metered water and/or gas charges related to following damage - £25,000 ✓ Contents and Computer Equipment away from the Premises for up to 14 days - £5,000 (£250 any one person) ✓ Temporary removal of contents, computers etc from the premises for repair – up to 15% of the sums insured ✓ Seasonal increase of up to 25% for Stock for before, during and after a Business Event or Public Holiday ✓ Removal of invasive plant species – Up to £2,500 ✓ Archaeological Rescue Costs – Up to £100,000 ✓ Environmental (Energy Efficient) Repairs – Up to £50,000 ✓ Resilient Repairs – Up to £100,000			
Special Clauses – please refer to the full list and further details in the Policy ➤ Floating Sums Insured - Property sums insured are applicable to all Premises unless stated otherwise ➤ Waiver of Average – Deductions due to underinsurance are not applied where the property insured has undergone professional valuation in the last 3 years			

Section 2 Business Interruption All Risks

This Section provides insurance for losses caused by interruption to your activities following damage or loss to insured property where that property is covered under Section 1 or Section 3

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Loss of Gross Profit ✓ Loss of Revenue ✓ Increased Costs of Working ✓ Outstanding Debit Balances (Book Debts) ✓ Loss of Rent Receivable 	As specified	<p>The exclusions for this section are broadly in line with Section 1 including also:</p> <ul style="list-style-type: none"> × If the business is wound up or carried on by a liquidator, cover provided by this section will cease × Following a loss the Insured must take all reasonable action to avoid any interruption to the business × the deliberate act of any supplier to withhold or restrict supply or services × losses relating to COVID-19, or other pandemic outbreaks unless specified
<p>Automatic Extensions – please refer to the full list and further details in the Policy</p> <ul style="list-style-type: none"> ✓ Denial of access – Up to £25,000 ✓ Disease, infestation and defective sanitation - Up to £25,000 ✓ Public utilities - 10% of sum insured up to £25,000 ✓ Unspecified Customers - 5% or up to £100,000 ✓ Unspecified Suppliers - 5% or up to £100,000 ✓ Action of Authorities - £10,000 ✓ Key person (death of patron) - £10,000 ✓ Loss of Attraction - £10,000 ✓ Lottery winners - £50,000 ✓ Essential personnel - £10,000 		
<p>Special Extension - Cancellation, Postponement, Abandonment and Relocation Costs</p> <ul style="list-style-type: none"> ✓ Limits as specified up to £50,000 in the aggregate ✓ Cover for irrecoverable expenses lost or additional expenses incurred following the cancellation, relocation or postponement of any planned special event in the UK as a result of causes outside of the Insured's control such as weather and non-appearance. × Special Extension exclusions include losses relating to inadequate sales or profits, strikes or public transport delays, adverse weather for events with over 500 attendees, or relating to COVID-19 or other infectious diseases 		

Section 3 Specified Business Equipment All Risks

This Section provides All Risks cover for damage to specified goods and business equipment at or away from the premises including whilst in transit.

Items Covered	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Portable electronic equipment including Laptop Computers & Ancillary Equipment, Photographic, Video & Audio Equipment, Mobile Phones ✓ Other business equipment items 	As specified	<p>Exclusions</p> <ul style="list-style-type: none"> × Excesses as specified × Fraud or unexplained disappearance × Damage caused by escape of water, malicious persons or theft to buildings unoccupied for more than 45 days × Terrorism <p>Conditions</p> <ul style="list-style-type: none"> ➤ Loss from unattended vehicles is excluded unless fully secured and, if loaded overnight, kept in a locked or supervised garage.
<p>Clauses and Extensions</p> <ul style="list-style-type: none"> ✓ Hired-in Property and Property on Loan for which you are responsible - £1,000 Any one item £2,500 In the aggregate ✓ Incompatibility of computer records - £50,000 ✓ Repair investigation costs - £25,000 ✓ Waste electrical and electronic equipment disposal - £25,000 		
<p>Note</p> <p>Cover is normally provided for anywhere within the United Kingdom but can be extended to Europe or Worldwide if required</p>		

Section 4 Terrorism

This Section provides insurance for loss normally covered under Section 1 Property Damage All Risks, Section 2 Business Interruption All Risks, and Section 3 Specified Business Equipment All Risks, resulting from Terrorism.

Cover	Limits	Main Exclusions and Conditions
<p>Covers losses caused by damage to property insured under:</p> <ul style="list-style-type: none"> ✓ Section 1 for Property Damage All Risks ✓ Section 3 for Specified Property All Risks <p>And/or</p> <ul style="list-style-type: none"> ✓ Any consequential loss under Section 2 for Business Interruption All Risks <p>as a result of Acts of Terrorism certified by Her Majesty's Government</p>	As specified	<p>Exclusions</p> <ul style="list-style-type: none"> × Excesses as specified × Losses arising from Damage to computers, other electrical equipment or data arising from any cyber-attack or intrusion × Chemical, biological or nuclear contamination × Riot, civil commotion, war, any foreign or military hostilities × Damage to any Residential Property in the name of a Private Individual × Damage to any property at a Nuclear Installation or Reactor <p>Conditions</p> <ul style="list-style-type: none"> ➤ Cover only applies for losses in England, Wales or Scotland and as certified by the Treasury

Section 5 Equipment Breakdown

This Section provides cover for direct physical loss following electrical or mechanical breakdown of covered equipment.

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Electrical or mechanical breakdown ✓ Artificially generated electric current ✓ Explosion or collapse ✓ Operator error. ✓ Equipment covered includes items such as: Lifts & Lifting Plant, Steam Boilers, Pressure Vessels, Pumps, Motor & Fans, Generators, Boiler Firing Units, Air Conditioning, Office Equipment, including Copiers, Printers, Building Management Systems, Computers, Computer System Records, Telecommunications Equipment, Transformers, Electrical Distribution Systems, Security Systems, Fire Suppression Systems, Kitchen Equipment, Entertainment, Audio and Visual Equipment (non-domestic), Storage Tanks – loss of contents, Non specific Plant, Heating, Lighting and Ventilation Systems, Refrigeration Equipment, Security Systems and Fork Lift Trucks 	<p>Aggregate limit as stated on the Schedule</p>	<p>Conditions</p> <ul style="list-style-type: none"> × The Insured shall maintain a minimum of 2 generations of back-up Computer Records and Software taken at intervals no less frequently than every 48 hours, one copy as a minimum being held off site <p>Exclusions</p> <ul style="list-style-type: none"> × Excess × Manufacturing, Production or Process Equipment, Mobile Plant and Equipment, Contractors Equipment × Wilful act or wilful neglect of the insured. × Damage recoverable under a maintenance agreement <p>Loss or damage arising from:</p> <ul style="list-style-type: none"> × Testing, cleaning servicing or repair × Failure to comply with manufacturers' storage conditions × Fluctuation in power supply × the use of Software where development has not been finalised × programming errors or design defects in Software × Value to the Insured of data stored on the Computer Equipment × Failure of any telecommunications system × Consequential loss except as expressly provided for
Extensions:		
<ul style="list-style-type: none"> ✓ Damage caused by Hazardous Substances (including clean-up costs) - Up to £10,000 ✓ Computer Equipment – Up to £250,000 ✓ Reinstatement of Data – Up to £25,000 ✓ Increased Costs of Working – Up to £25,000 ✓ Business Interruption – Up to £30,000 ✓ Expediting Expenses for extra costs – Up to £20,000 ✓ Hire of Substitute Item – Up to £5,000 ✓ Storage Tank Contents/ Loss of Oil – Up to £7,500 ✓ Loss Avoidance Measures – Up to £5000 		

Section 6 Money and Personal Accident Assault

This Section provides cover for the loss of money, and injuries sustained by employees and volunteers in the course of a robbery

A - Money Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Loss of Money including coinage and bank notes as well as cheques, postal orders, savings stamps and premium bonds ✓ Unauthorised or fraudulent use of credit or debit cards (other than by an employee or volunteer) 	<p>See below</p> <p>£1,000</p>	<p>Exclusions</p> <ul style="list-style-type: none"> × Excesses as specified × Unexplained shortages × Loss from an unattended vehicle × Loss of money while in the control of a security company unless agreed × Fraudulent use of electronic bank transfers × Counterfeit or similar payments <p>Conditions</p> <ul style="list-style-type: none"> ➤ Outside business hours tills must be left open and empty ➤ Where a limit of more than £5,000 is given for Money in transit, this must be accompanied by persons as specified in the policy
<p>Money is covered while</p> <ul style="list-style-type: none"> ✓ At the insured premises during business hours ✓ In transit or night safe ✓ In a locked safe ✓ In the home of an authorised Insured Person ✓ In the premises outside business hours not in a locked safe ✓ In the personal custody of an authorised Insured Person at a Business Event ✓ In any machine operated by coins, bank notes or credit cards 	<p>£5,000</p> <p>£5,000</p> <p>£5,000</p> <p>£2,000</p> <p>£500</p> <p>£500</p> <p>£500</p>	
<p>Extension: Specified Sums Insured are increased by 100% for up to 7 days around the period of a Business Events – up to 3 periods a year</p>		
B – Personal Accident Assault Cover		
<p>Covers death/injury to an insured person as a result of an assault in the course of their duties for:</p> <ul style="list-style-type: none"> ✓ Death ✓ Permanent total disablement ✓ Temporary total or partial disablement ✓ Damage to clothing ✓ Medical Expenses 	<p>As specified</p> <p>£500</p> <p>20% of Weekly Benefits to a maximum of £1,000</p>	<p>Exclusions</p> <ul style="list-style-type: none"> × Sickness or disease × Any naturally occurring condition or degenerative process <p>Conditions</p> <ul style="list-style-type: none"> ➤ Following injury the injured person must be under medical care ➤ A claim must be notified within 7 days ➤ Benefits shall only be paid upon production of medical evidence

Section 7 Group Personal Accident

This Section provides a benefit to the Insured in the event that an employee is injured when the injury is not as a result of the negligence of the Insured.

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Bodily injury occurring anywhere within the geographical limits ✓ Basis of cover can be Fixed Benefits or as a Multiple of Salary ✓ Death, Permanent Total Disablement or Permanent Loss of Sight and/or Loss of Limbs ✓ Temporary Total Disablement ✓ Temporary Partial Disablement ✓ Medical Expenses following an Accident 	<p>Capital sums and weekly benefits as specified</p> <p>30% of Weekly Benefits up to a maximum of £10,000</p>	<ul style="list-style-type: none"> × Engaging in or taking part in specified hazardous activities × Sickness or disease unless subsequent to injury × Conveyance Limit - £5,000,000 × Any One Occurrence limit - £5,000,000 × Max Maximum "Any one person" limit as specified on the policy Schedule. Standard limit of £500,000
<p>Automatic extensions include</p> <ul style="list-style-type: none"> ✓ Suicide – Up to £10,000 ✓ Hospital Benefit - £50 per day ✓ Coma Benefit - £50 per day ✓ Re-training - £10,000 ✓ Funeral expenses - £10,000 ✓ Dental or optical injury – Up to £2,500 ✓ Facial injuries such as scarring - Up to £5,000 ✓ Dependants benefits - £1,000 per child up to £5,000 ✓ Living support expenses - £250 per week (26 weeks) ✓ Adaptation or relocation – Up to £10,000 		

Section 8 Goods in Transit

This Section provides cover for items belonging to the Insured or third parties which they are in the process of being transported or delivered

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Loss or damage to insured goods whilst in transit 	As specified	<p>Exclusions include</p> <ul style="list-style-type: none"> × Excesses as specified × High value and dangerous property × Damaged caused by inadequate packaging × Shortages or unexplained disappearance. × Theft from open backed/soft-sided or soft-topped vehicles × Employee dishonesty × Any business operating as a courier or similar for reward <p>Conditions</p> <ul style="list-style-type: none"> ➤ Unattended vehicles must be fully secured with all windows and doors closed and locked ➤ If left loaded overnight must be in a locked or supervised garage
<p>Automatic Extensions include</p> <ul style="list-style-type: none"> ✓ Removing and debris and reloading insured goods - £500 ✓ Clothing and personal effects - £500 ✓ Tools and travellers samples - £500 ✓ Transportation accessories such as ropes and tarpaulins- £500 		

Section 9 Employers' Liability

This Section provides cover following an employee or volunteer being injured whilst undertaking work for the organisation.

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Legal liability and agreed costs for damages and claimants costs in respect of any injury sustained within the UK by any person employed (including trustees and volunteers) arising out of and in the course of their employment ✓ Temporary engagements overseas by such persons undertaking agreed Business activities ✓ Injury caused as a result of Terrorism 	<p>£10,000,000 indemnity or as specified any one event</p> <p>As specified in the Schedule</p>	<ul style="list-style-type: none"> ➤ Road traffic legislation ➤ Offshore work ➤ Any loss arising from employment disputes <p>Conditions</p> <ul style="list-style-type: none"> ➤ Indemnity is subject to requirements of legislation relating to compulsory insurance of legal liabilities <p>Important Note</p> <ul style="list-style-type: none"> ➤ Cover will not extend to persons employed who are ordinarily/permanently resident outside of the UK if an injury is sustained outside of the UK unless specifically endorsed
Automatic Extensions		
<p>Unsatisfied Court Judgements</p> <ul style="list-style-type: none"> ✓ In the event of work-related injury or illness and a judgment for damages against a third party operating within Territorial Limits remains unsatisfied 		
Special Note		
<ul style="list-style-type: none"> ➤ Cover only applies to legislation enacted in the Territorial Limits of Great Britain, Northern Ireland, Channel Islands or Isle of Man 		

Please see further details of cover also applying to Employers, Public and Products Liability on page 12

Section 10 Public Liability (Including Hirer's and Property Owner's Liability)

This Section provides cover following any third party being injured, or their property damaged, as a result of the organisation's activities.

Cover	Limits	Main Conditions and Exclusions
<ul style="list-style-type: none"> ✓ Legal liability for damages and claimant's costs and expenses in respect of <ul style="list-style-type: none"> • accidental injury to person • accidental damage to property • accidental nuisance occurring in connection with the business activities ✓ Legal costs incurred in defending against claims ✓ Cover includes claims arising from Abuse and Care & Treatment 	As specified	Exclusions <ul style="list-style-type: none"> × Injury sustained by any Person Employed × Any loss resulting from <ul style="list-style-type: none"> × pollution and/or contamination (gradually operating) × the use of vehicles where compulsory insurance required × the use of any vessel or craft exceeding 8 metres in length × Property in the care, custody or control of the insured × Offshore work × Cyber liabilities × Injury by one participant to another whilst taking part in contact sport × Medical treatment
Automatic Extensions include		
<ul style="list-style-type: none"> ✓ Contingent Motor Liability ✓ Overseas Personal Liability ✓ Data Protection (up to £1,000,000) ("Claims Made") ✓ Defective Premises Act 1972 ✓ Libel and Slander (for actions brought within Territorial Limits up to £250,000) ("Claims Made") ✓ Wrongful Arrest ✓ Indemnity of Member to Member ✓ Organised Protests, Marches and Demonstrations (subject to advanced written approval such as by the Police) ✓ Contractual Liability ✓ Property Owner's Liability ✓ Hirers' Liability - Limit from £1,000,000 		
Condition - Safeguarding		
<p>Where the Insured has Service Users who are children under the age of 18 or Vulnerable Adults, The Insured must ensure that: -</p> <ul style="list-style-type: none"> ➤ There are written policies and procedures for safeguarding against abuse ➤ Any persons responsible for unsupervised access to any persons in your care: <ul style="list-style-type: none"> ▪ undertake Disclosure Barring Service checks or local equivalent where required ▪ undergo appropriate induction and training every 3 years ➤ they undertake reasonable measures to retain employment records for at least 15 years: 		

Please see further details of cover also applying to Employers, Public and Products Liability on page 12

Section 11 Products Liability

This Section provides cover following any third party being injured, or their property damaged, as a result of the organisation's manufactured or supplied products.

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Legal liability for damages and claimant's costs and expenses in respect of costs and expenses for accidental injury or accidental damage to property caused by any product 	As specified	<ul style="list-style-type: none"> × Loss due to product recall, removal, repair, alteration, reconditioning, replacement or reinstatement × Loss arising from any product which is used in any craft designed to travel through the air or space or in the safety or navigation equipment of marine craft × Pollution and or contamination (gradually operating) × Contractual liability × Any loss arising from North American exports unless agreed
Automatic Extensions		
<ul style="list-style-type: none"> ✓ Defence of proceedings brought in respect of the Consumer Protection Act 		

Applying to Section 9, Section 10 and Section 11 Employers', Public, and Products Liability

Automatic Extensions
<ul style="list-style-type: none"> ✓ Corporate Manslaughter legal defence costs ✓ Health and Safety at Work legal defence costs ✓ Compensation for Court Attendance: Trustees & Officers - £500 per day / Employees - £250 per day ✓ Indemnity to Principals for whom the Insured is carrying out a contract ✓ Crisis Event and Reputation Protection Costs - £50,000
Conditions
<ul style="list-style-type: none"> ➢ System to ensure all concessionaires, suppliers and sub-contractors have sufficient legal liability insurance cover ➢ Follow FCDO advice regarding Overseas Travel ➢ Child Minding and Crèche activities should have a written system of check to ensure provision of First Aid, visual identification of those who have special medical and/or dietary requirements, and emergency evacuation procedures

Applying to Section 10 and Section 11 Public and Products Liability

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Care and Treatment for specified activities: <ul style="list-style-type: none"> ➢ Emergency First Aid ➢ Provision of drugs, medicine and care arising from Medical Treatment when performed in full accordance with the instructions of a prescriber nurse or medical or dental practitioner ✓ Tenants Liability – Hired or Rented Buildings ✓ Pollution or Contamination ✓ Food and Safety Act legal defence costs ✓ Legionellosis ("Claims Made") – Up to £1,000,000 ✓ Financial Loss ("Claims Made") ✓ Advertising Liability including libel and slander as well as infringement of copyright ("Claims Made") 	As specified £250,000 £250,000	<ul style="list-style-type: none"> × Medical treatment provided by medical or dental practitioners in their professional capacity × Professional Services (advice, design and specification) provided for a fee or under contract × Asbestos × Any losses not arising from a sudden and accidental event × Minimum £2,500 excess

Section 12 Loss of Licence and/or Registration Certificate

This Section provides cover following the Insured losing a licence or registration in respect of their premises, or authority to provide care or education.

Cover	Limits	Main Exclusions
<ul style="list-style-type: none">✓ Costs and expenses in connection with any appeal against any Loss of Licence or Registration Certificate✓ Any depreciation in value of the business beyond your control✓ Loss of income whilst the licence or registration is suspended, withdrawn or lost.✓ Increase in cost of working as a result of such loss	As specified	<ul style="list-style-type: none">× Compensation under statute× Loss or expenses due to:<ul style="list-style-type: none">• compulsory acquisition of the premises• any scheme of town or country planning• subsequent legislation× any act or omission or failure by the Insured to take reasonable steps to maintain the licence

Section 13 Motor No Claims Discount & Excess Protection

This Section provides a benefit for employees or volunteers required to pay an excess, or who lose their No Claims Bonus, following a motor accident whilst using their own vehicles for the organisation's activities.

Cover	Limits	Main Conditions
Indemnity to the insured for the following loss or reduction under private car motor insurance held by an Insured Person: <ul style="list-style-type: none">✓ No Claims Discount✓ Excess as a result of an accident involving a private motor car, which at the time being used whilst acting as a Voluntary Driver	<div>£500 £250</div> <div>£5,000 in the aggregate</div>	<ul style="list-style-type: none">➤ Written register of drivers➤ No more than 16 passengers➤ Adherence to best practice standards in respect of drivers and vehicle maintenance

Section 14 Legal Expenses

This Section provides cover for legal costs in a range of circumstances

Cover	Main Exclusions
Legal Protection (No excesses unless specified)	<ul style="list-style-type: none"> × Claims that have a less than reasonable prospect of success × Any claim not reported within 180 days becoming aware of incident × Incidents that occur outside the Policy, or specified minimum, periods
EMPLOYMENT DISPUTES <ul style="list-style-type: none"> ✓ Before the issue of legal proceedings ✓ Under the ACAS Arbitration Scheme ✓ Employment contract disputes ✓ Alleged breach of statutory rights 	<ul style="list-style-type: none"> × Personal injury or property damage × Transfer of Undertakings or Transfer of Employment
EMPLOYMENT COMPENSATION AWARDS (Up to a total limit of £1,000,000) <ul style="list-style-type: none"> ✓ Any basic and compensatory award ✓ Breach of statutory duties 	<ul style="list-style-type: none"> × Trade unions; pregnancy, maternity/paternity, parental rights; health & safety related dismissals; trustees of employee pension schemes × Non-payment of money due × Failure to provide records under National Minimum Wage legislation × Failure to comply with a current or previous tribunal recommendation × Employee civil legal defence / Service occupancy
LEGAL DEFENCE <ul style="list-style-type: none"> ✓ Criminal pre-proceedings or defence ✓ Data protection ✓ Wrongful arrest ✓ Statutory notice appeals ✓ Jury service and court attendance 	<ul style="list-style-type: none"> × Infringement of road traffic laws or regulations × Licence, mandatory registration or B.S. Certificate of Registration × Statutory Notice issued by a regulatory or governing body
STATUTORY LICENCE APPEAL <ul style="list-style-type: none"> ✓ Statutory or regulatory authority, court or tribunal 	<ul style="list-style-type: none"> × Assistance with any application process × Ownership, driving or use of a motor vehicle
CONTRACT DISPUTES <ul style="list-style-type: none"> ✓ Purchase, hire, sale or provision of goods or services. 	<ul style="list-style-type: none"> × Agreements entered into prior to the first 90 days of cover × Settlements payable under an insurance policy × Sale, purchase, terms of a lease, licence, or tenancy of land or buildings × Loan, mortgage, pension, or any other financial products × Motor vehicles × Contract of employment × Sale, purchase or provision of computer hardware, software, systems or services × Professional duty by an insured person. × Recovery of money and interest due from another party, other than when a defence is indicated
PROPERTY PROTECTION For civil disputes in the event of <ul style="list-style-type: none"> ✓ Physical damage ✓ Legal nuisance ✓ Trespass 	<ul style="list-style-type: none"> × Contracts the Insured has entered into × Goods in transit or goods lent or hired out × Goods at third party premises unless for the purpose of installations or use in work to be carried out × Mining, subsidence × Defending legal rights except defending a counter-claim × Motor vehicles × Enforcement of a covenant
PERSONAL INJURY Legal rights in the event of a sudden accident	<ul style="list-style-type: none"> × Psychological injury or mental illness × Claims arising from the use or ownership of a motor vehicle × Defending legal rights other than defending a counter-claim × Clinical negligence
TAX PROTECTION <ul style="list-style-type: none"> ✓ Tax Enquiry ✓ Employer Compliance Dispute ✓ VAT Dispute 	<ul style="list-style-type: none"> × Any returns submitted incorrectly or outside the statutory time limits allowed

Section 15 Trustees, Directors and Officers Liability

This Section provides protection for the organisation, and for individual trustees, governors, directors and officers following allegations of wrongful conduct acting in such roles.

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Loss sustained by the Insured; or by individuals in the discharge of their duties for and on behalf of the organisation as trustees, directors and officers ✓ Loss sustained by the Charity or Social Enterprise as a result of an indemnity given to individual trustees, governors, directors and officers ✓ Investigation Costs as a result of a formal, regulatory, administrative, criminal or investigative inquiry ✓ Defence Costs ✓ Costs of replacement or reconstitution of Documents 	<p>As specified</p> <p>£25,000</p>	<ul style="list-style-type: none"> x Excess x Bodily injury (other than defence costs) x Damage to tangible property (other than defence costs) x Any proven dishonest, fraudulent or criminal act or omission or act committed in reckless disregard x Claims originating from the Insured or another trustee, director or officer. x Claims arising from management of pension or benefit schemes x Geographical Limits x Any prior or pending litigation x Professional Indemnity x Insolvency x Breach of Contract (other than defence costs) x Breach of Copyright (other than defence costs) x Defamation, libel or slander x Employment wrongful acts

Automatic Extensions include

- ✓ Additional defence Costs – Up to £100,000
- ✓ Civil fines and penalties – Up to £100,000
- ✓ Crisis Event and Reputation Protection Costs – Up to £100,000
- ✓ Defence Costs for Extradition, Deportation and Asset Protection – Up to £100,000
- ✓ Emergency Costs – Up to £100,000
- ✓ Spouses, Heirs and Legal Representatives
- ✓ Outside Directorships
- ✓ Personal Tax Liability – Up to £100,000
- ✓ Retired Trustees
- ✓ Breach of Contract defence costs – Up to £50,000
- ✓ Breach of Copyright defence costs - Up to £100,000
- ✓ Corporate Manslaughter defence costs – Up to £100,000
- ✓ Identity Fraud Investigation costs -Up to £25,000

Section 16 Employment Practices Liability

This Section provides protection for the organisation following allegations of breaches of employment legislation.

Important note - This cover is available only where Section 15 Trustees, Directors and Officers Liability is also insured

Cover	Limits	Main Exclusions and Conditions
Loss sustained by the insured as a result of ✓ actual or alleged breach of any contract of employment, ✓ employment related discrimination ✓ breach of employment legislation	As specified	× Strikes and trade union activity × Claims relating to employee benefits × Violation of Health & Safety, Worker's Compensation law × Claims brought outside the Geographical Limits × Failure to obtain insurance(s) such as Employers' Liability or pay employees in accordance with their contract and / or minimum wage requirements
Automatic Extensions include ➤ Injunctive and Non-Monetary Relief ➤ Employee Reinstatement Defence Costs ➤ Disability Obligations Defence Costs ➤ Crisis Event and Reputation Protection Costs – Up to £100,000		

Section 17 Fidelity Guarantee / Crime

Cover	Limits	Main Exclusions and Conditions
✓ Cover for the theft, damage, destruction or loss of any money, funds held in financial institutions, securities, or other tangible goods or property belonging to the Insured as a direct result of a criminal act committed by an employee for their own personal gain	As specified	× Excess as specified × Loss following a crime committed by a person controlling more than 20% of the organisation × Crime committed after the discovery of prior acts of crime by that employee. × Loss benefiting another part of the Insured × Consequential loss × Theft of confidential or proprietary information × Unexplained losses × Financial trading losses × Kidnap, ransom or extortion threat, unless committed by an Employee × Criminal acts committed by employees based outside the UK × Phishing or social engineering × Where the Insured have not complied with Systems of Check
Automatic Extensions ✓ Auditors and professional fees incurred for the purpose of submitting and quantifying a loss ✓ Re-writing of Records – Up to £25,000 ✓ Crisis Event and Reputation Protection Costs – Up to £100,000 ✓ Client assets – Up to £25,000 ✓ Recruitment costs – Up to £25,000		

Optional Extension - Crime		
Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Cover for the theft, damage, destruction or loss of any money, funds held in financial institutions, securities, or other tangible goods or property belonging to the Insured as a direct result of a criminal act committed by an employee or any third party for their own personal gain 	As specified	<ul style="list-style-type: none"> ✗ Excess as specified ✗ Crime by any third party organisation which provides services to or on behalf of the Insured involving the handling of monies.
Automatic Extensions include <ul style="list-style-type: none"> ✓ Identity fraud costs – Up to £25,000 ✓ Interest payable or receivable ✓ Contractual penalties ✓ Erroneous transfer – Up to £25,000 ✓ Business Interruption – Up to £100,000 ✓ Loss of money not arising from acts of crime – Up to £5,000 ✓ Utilities fraud – Up to £5,000 		

Section 18 Professional Indemnity

This Section provides protection for the Insured, and for its employees and volunteers, for actual or alleged errors or omissions when performing professional, consulting, advisory, counselling, or design services.

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Any act, error or omission by the Insured or Person Employed resulting in a civil liability (Breach of Duty) ✓ Includes cover when working for and on behalf of another entity at the request of the Insured ✓ Covers the performance of professional or consulting or advisory or counselling or design services, whether or not a fee is charged or received in respect of such services, and irrespective of whether such services are provided by electronic media <p>Includes errors such as:</p> <ul style="list-style-type: none"> • breach of confidentiality • infringement of copyright, patent or registered design • defamation, libel and slander • dishonest acts of a employee <ul style="list-style-type: none"> ✓ Defence Costs 	As specified in the aggregate	<ul style="list-style-type: none"> ✗ Excesses as specified ✗ Bodily Injury and Property Damage unless arising from a Breach of Duty ✗ Employment Wrongful Acts ✗ Computer Network and Data Corruption ✗ Claims by associated entities unless emanating from an independent third party ✗ Work in connection with any contract performed in the USA or Canada, or claims brought under the jurisdiction of the USA or Canada unless specifically endorsed ✗ Insolvency ✗ Asbestos or Pollution ✗ The manufacture, construction, alteration, repair, servicing or treating of any goods or product sold, supplied or distributed ✗ Contractual warranties, guarantees or penalties ✗ Punitive or exemplary damages ✗ The provision of any Medical Treatment or Care and Treatment ✗ Claims relating to Pension Funds ✗ Fraudulent, malicious or reckless acts other than those committed by an employee
Automatic Extensions include <ul style="list-style-type: none"> ✓ Loss of Documents – Up to £25,000 ✓ Compensation for Court Attendance – Up to £500 per day ✓ Mitigation Costs ✓ Crisis Event and Reputation Protection Costs – Up to £100,000 		
Optional Extension – Any one Claim <ul style="list-style-type: none"> ✓ Any One Claim Limit of Indemnity, instead of Aggregate Limit of Indemnity ✓ Costs and expenses in addition ✓ Excess not applicable to Costs 		

Section 19 Property Damage Loss Recovery

This Section provides a claims management service following damage or destruction to physical property.

Property Damage Loss Recovery	Limits	Main Exclusions
<p>Loss Recovery Insurance provides you with the services of an expert loss adjuster, who will:</p> <ul style="list-style-type: none"> ✓ Provide personal attendance and ascertain the extent of the loss or damage and to liaise with the insurers; ✓ Prepare itemised claims schedules ✓ Advising as to the appointment of engineers, surveyors, architects, contractors or tradesmen and the liaison with them ✓ Prepare schedules of increased costs incurred by you and any business interruption loss ✓ Arrange interim payments from your insurers where necessary; ✓ Negotiating settlement on your behalf with your insurers or their appointed Loss Adjusters 	Not applicable	<ul style="list-style-type: none"> × Claims under than £5,000 or the policy excess or uninsured losses <p>Claims in respect of</p> <ul style="list-style-type: none"> × personal property or injury, liability, marine, aviation, motor, personal property × subsidence, landslip or heave claims × losses incurred outside of the United Kingdom × legal disputes with the insurer × professional costs not relating to the loss

Section 20 Business Travel

This Section cover for insured persons travelling within and outside of the UK for business activities

Cover	Limits	Main Exclusions
<p>Medical and Emergency Travel Expenses</p> <ul style="list-style-type: none"> ✓ Medical Expenses ✓ Repatriation ✓ Emergency Medical Evacuation ✓ Continuing Medical Charges ✓ Foreign Coma Benefit ✓ Funeral Expenses ✓ Hospital Expenses ✓ Search and Rescue Expenses 	<p>Unlimited</p> <p>Unlimited</p> <p>Unlimited</p> <p>£50,000</p> <p>£50 per day</p> <p>Up to £10,000</p> <p>£50 per day</p> <p>Up to £25,000</p>	<ul style="list-style-type: none"> × Trips specifically to receive medical treatment × Travelling against medical advice × Medical expenses incurred on a journey within the country of residence × Expenses incurred after 12 months of treatment
<p>Personal Belongings</p> <ul style="list-style-type: none"> ✓ Loss of or damage to personal belongings ✓ Temporary Loss ✓ Business Equipment ✓ Loss of Keys 	<p>Up to £5,000 Max any one item £1,000</p> <p>Up to £2,000</p> <p>Up to £3,000</p> <p>Up to £500</p>	<ul style="list-style-type: none"> × Fragile or brittle items × Wear and tear × Money × Confiscation by authorities × Losses not reported to the police × Loss from vehicles unless locked and out of sight
<p>Money</p> <ul style="list-style-type: none"> ✓ Loss of or theft of Money ✓ Fraudulent use of Credit Cards ✓ Lost or damaged documents ✓ Theft of Documents 	<p>Up to £5,000</p> <p>Up to £3,000</p> <p>Up to £1,500</p> <p>Up to £1,000</p>	<ul style="list-style-type: none"> × Losses not reported to the police × Credit card fraud where terms and conditions not complied with × Loss from vehicles unless locked and out of sight
<p>Cancellation Curtailment or Change of Itinerary</p> <ul style="list-style-type: none"> ✓ Cancellation ✓ Curtailment ✓ Replacement ✓ Change of Itinerary 	<p>Up to £5,000 to a max of £50,000 per period of insurance</p>	<ul style="list-style-type: none"> × Travelling against medical advice × Disinclination to travel × Financial failures × Government action × Foreseeable actions or circumstances

Travel Delay ✓ Travel Delay	£50 per 4 hour delay	× Failure of the insured person to check in or confirm booking, or accept alternative travel offering × Foreseeable actions or circumstances
Missed Departure ✓ Missed departure due to breakdown or accident of transportation	Up to £1,000	× Failure of the insured person to take reasonable steps to meet departure × Failure to provide substantiation of accident or breakdown
Hijack, Kidnap or Ransom ✓ Insure person subject to Hijack or Kidnap ✓ Security Consultants fees ✓ Life Threatening Situation Expenses	£300 per day to a max of £25,000 £250,000 Up to £10,000	× Relating the criminal conduct of the Insured Person × Travel in Afghanistan, Colombia, Mexico, Nigeria, the Philippines, Venezuela or locations advised against by security consultants × Occurring within the UK or the Insured Person's country of residence
Personal Liability ✓ Personal liability of Insured Persons for causing injury to others or damage to their property	£2,000,000	× Injury to employees × Deliberate or malicious acts × Whilst using a motorised vehicle × Transmission of disease × Punitive or exemplary damages
Legal Expenses ✓ Costs to pursue a civil claim resulting from an incident, for which the Insured Person is not at fault which causes the death of or personal injury to an Insured Person.	£50,000	× Loss more specifically insured elsewhere × Deliberate or criminal acts × Whilst using a motorised vehicle × Transmission of disease × Claims against the tour operator, travel agency, insurer, Insured Person or the Insured
Exclusions applying to all sub-sections × War × Aviation × Service Personnel × Self-Harm × Criminal Acts × Insanity		

Charity Combined covers a broad range of events and activities that many standard commercial policies do not normally include.

What kind of events and activities are covered and what do they mean?

- | | |
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| <ul style="list-style-type: none"> • Events: activity in the community involving: up to 1000 attendees at any one time: <ol style="list-style-type: none"> a. conferences, seminars, meetings, and exhibitions b. stalls, fetes, fairs, and other sales, fundraising and social events including but not limited to barbecues, bazaars, bingo evenings, car boot sales, card games (non-gambling), charity auctions, coffee mornings, concerts (excluding rock concerts), conferences, craft fairs, dances, dinners, exhibitions, fetes, film shows, flower and other similar horticultural shows, fun days, garden parties, jumble sales, outings / excursions, quiz evenings, raffles, sponsored walks, themed parties, and treasure hunts (excluding use of motorised vehicles) c. clubs and societies including garden, rambling and walking clubs d. community projects provided that they do not involve manual activity other than the erecting, running and dismantling of related stalls, props, exhibits and equipment • Light Manual activities: activity of a light manual nature not involving: <ol style="list-style-type: none"> a. work requiring any special permit or licence, such as work on electrical circuits or gas equipment b. work at heights greater than 3m above ground or floor level, or excavation below ground or floor level c. use of mechanical or electrical plant, tools or equipment other than light electrical handyman and gardening tools and electric or petrol-driven lawn mowers d. building, construction or environmental improvement work other than light landscaping, maintenance or decorating e. competitive physical or sporting activity • Volunteer Driving: driving people as a community service (e.g. to appointments, to go shopping, to visit a hospital and similar) and not for profit or reward other than expenses such as a mileage allowance | <ul style="list-style-type: none"> • Trips and Excursions: visits to licensed historic, cultural, educational, sporting and leisure sites and venues including activity centres, water parks and public swimming pools, theme parks, farms and zoological parks, botanical sites and gardens, theatres, cinemas, shops and restaurants. Also stays not exceeding 14 (fourteen) days in duration at hotels, hostels, and licensed residential centres and holiday parks. • Help in the community including: <ol style="list-style-type: none"> a. home visits including housework and preparation of food and beverage b. collecting shopping, pensions, prescriptions and similar errands c. dog walking (maximum 2 dogs per walker) d. Pastoral Care and Advice • Fundraising: <ul style="list-style-type: none"> – advertising, canvassing or petitioning for funds, donations, goods, supplies or equipment by any Person Employed in connection with your organisation's Business – the raising of funds through Events lasting up to 48 hours • Temporary Structures (including the erection, maintenance and dismantling of, stalls and exhibition stands) <ul style="list-style-type: none"> – light gazebo-style awnings, marquees or tents owned, borrowed or hired by your organisation measuring no more than 10 metres x 10 metres – flooring laid at ground-level owned, borrowed or hired by your organisation measuring no more than 10 metres x 10 metres – stalls, props, exhibits and equipment (including inflatable equipment not for use as inflatable play equipment) But excluding: <ul style="list-style-type: none"> – stages and platforms greater than 24 inches from ground level – spectator stands other than arranged seating set out at ground level |
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For more information regarding definitions and excluded activities please refer to the Policy wording

If your income is less than £250,000 per year, Charity Select packages are available. Select Packages include the covers and options :

Choose your cover from one of three packages:

Select Liability	Select 10	Select 20
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Standard Cover

Employer's Liability	£10,000,000	£10,000,000	£10,000,000
Public & Products Liability	£5,000,000	£5,000,000	£5,000,000
Contents	Not Insured	£10,000	£20,000
Tenants Improvements	Not Insured	£7,500	£10,000
Computers and Office Equipment	Not Insured	£7,500	£12,500
Equipment Breakdown	Not Insured	Included	Included
Stock in Trade	Not Insured	£1,000	£2,500
Rent Payable - 12 Months	Not Insured	£12,000	£18,000
Specified Business Equipment	Not Insured	£2,500	£5,000
Business Interruption – Added Expenditure	Not Insured	£25,000	£25,000
Business Interruption – Loss of Income	Not Insured	£25,000	£25,000
Money and Personal Accident Assault	Not Insured	Included	Included
Goods In Transit	Not Insured	Included	Included

Choose additional options

Terrorism	Not Available	Optional	Optional
Legal Expenses	Sum Insured £50,000 per claim / £500,000 in the Aggregate		
Group Personal Accident	£10,000 Capital Sums / £100 Weekly Sums and as per Policy		
Trustee Indemnity / D&O	Minimum Sum Insured £100,000 – options up to £1,000,000		
Employment Practices Liability	Optional – Min. Sum Insured £100,000 as a combined Limit with Trustee Indemnity		
Fidelity Guarantee	Optional – Min. Sum Insured £100,000 as a combined Limit with Trustee Indemnity		
Professional Indemnity	Optional - Min. Sum Insured £100,000, or as a combined Limit with Trustee Indemnity		
Loss of Licence	Not Available	Optional - Min. Sum Insured £50,000	
Motor Excess & No Claims Discount Protection	Loss of Excess £250 / Loss of No Claims Discount £500 / Aggregate £5,000		



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