

Select for Charities and Social Organisations

Summary of cover for Community First



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Ltd Select for Charities and Social Organisations Policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document, which is available on request.

Type of insurance and cover

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, Money, Computer, Public Liability, Employers' Liability, Hirers' Liability, Libel and Slander, Financial and Administration Liability, Personal Accident and Legal Expenses.

The standard duration of this non-investment insurance contract is 12 months.

Material Damage

This cover provides reinstatement or indemnity following damage for Buildings, Contents and Stock against 'All Risks' including the following events: fire, lightning, explosion, aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil, glass, theft and accidental damage with the option to include cover for subsidence.

Features and benefits	Significant exclusions or limitations
<p>Adaptation (energy performance and sustainable buildings) – Limit 5% or £100,000, whichever is the lesser</p> <p>Archaeological discoveries – Limit £100,000</p> <p>Bequeathed property – Building Limit £500,000 (individual items £10,000)</p> <p>Capital additions – Limit 10% or £2,500,000, whichever is the lesser</p> <p>Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000</p> <p>Debris removal costs</p> <p>Drains and gutters - Limit £25,000</p> <p>Fire extinguishment expenses - Limit £25,000</p> <p>Glass extension - Limit £5,000</p> <p>Groundsmens equipment – Limit £10,000</p> <p>Inadvertent omissions – Limit £1,000,000</p> <p>Landscaped gardens – limit £15,000</p> <p>Loss Minimisation and Prevention Expenditure – Limit £100,000</p> <p>Metered utilities – Limit £15,000</p> <p>Property in transit – Limit £25,000</p> <p>Replacement of locks – Limit £1,000</p> <p>Temporary removal – Office records – Limit £10,000, Computer system records £2,000 and Contents 15% or £25,000</p> <p>Trace and access – Limit £25,000</p> <p>Unauthorised use of utilities – Limit £10,000</p> <p>Temporary loan – Limit £25,000</p> <p>Upgrading sprinkler installation – Limit £25,000</p>	<p>Excess: An excess applies each and every loss</p> <p>Asbestos</p> <p>Electronic Risks</p> <p>Storm or Flood</p> <ul style="list-style-type: none"> • Damage to moveable property in the open, fences and gates • Damage attributable solely to change in the water table level <p>Unoccupied Buildings</p> <ul style="list-style-type: none"> • Damage caused by freezing, escape of water or malicious persons in respect of Buildings which are unoccupied <p>Subsidence, Ground Heave or Landslip and Normal Settlement*</p> <ul style="list-style-type: none"> • Damage caused by: <ul style="list-style-type: none"> – subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe – the normal settlement or bedding down of new structures <p>Theft</p> <ul style="list-style-type: none"> • Not involving forcible or violent entry to or exit from any building* • Where the Insured or any Employee are involved • Property in the open (except Groundsmens equipment) • From an unattended vehicle <p>Accidental Damage</p> <ul style="list-style-type: none"> • Inherent Vice or Latent Defect • Wear and Tear • Defective Design or Workmanship • Gradually Operating Causes <p>Terrorism*</p> <p>Communicable Diseases</p> <ul style="list-style-type: none"> • No indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease <p>Items above marked * have an optional 'buy-back' upon request</p>

Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Features and benefits	Significant exclusions or limitations
Action of competent authorities – Limit £50,000	Asbestos
Book debts – Limit £100,000	Electronic Risks
Computer data – Limit £5,000	Losses outside of the Indemnity Period
Death of a patron – Limit £25,000	Material Damage Proviso – an event not covered by Material Damage cover
Essential personnel – Limit £20,000	Deliberate act of a supplier in withholding water, gas, electricity, fuel or telecommunications services
Public utilities and denial of access – Limit £1,000,000	Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease
Loss of attraction(s) – Limit £50,000	
Loss of licence – Limit £50,000	
Lottery winners above £100,000 – Limit £25,000	
Named diseases, murder, suicide or rape – Limit £100,000	
Property stored in Third Party Premises – Limit £50,000	
Property in transit – Limit £25,000	
Professional Accountants' Fees	

Money

This cover insures you against loss or damage to 'money'.

Features and benefits	Significant exclusions or limitations
Replacement of safe/strongroom keys – up to £5,000	Excess: An excess applies each and every loss
From unattended vehicles – up to £100	Breakdown of machines and cash dispensers
Machines – up to £250	Error or omission arising from receipts, payments or accounting practice
Personal Injury	Fraud or dishonesty of your employees not discovered within 72 hours
Death, Loss of Limb or Loss of Sight and Permanent total disablement – up to a maximum of £25,000 per person	Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease
Temporary total disablement – up to £250 per person per week	
Personal Effects – Limit of up to £500 per person	
Victim support for counselling costs – up to £1,000 per person and £5,000 in total	

Computer

This cover provides reinstatement or indemnity following damage and breakdown to Computer equipment.

Features and benefits	Significant exclusions or limitations
Breakdown not included under a maintenance agreement* Capital additions – Limit £500,000 Debris removal – Limit £100,000 Incompatibility of computer media – Limit £5,000 Investigation costs – Limit £5,000 Mitigation of impending loss – Limit £5,000 Recharging of gas protection cylinders – Limit £5,000 Business Interruption* Replacing or restoration of data and information Additional expenditure Accountant Fees – Limit £5,000 Additional lease charges – £25,000 Loss of Revenue Items above marked * are optional covers upon request	Excess: An excess applies each and every loss Deliberate act of the supplier Erasure, destruction, corruption or distortion of data Theft from an unattended vehicle Value of data Virus or similar mechanism, hacking or denial of service attack Wear, tear and corrosion Unexplained losses Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

Public Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants' costs and expenses arising from (a) accidental bodily injury including death, illness and disease and (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Features and benefits	Significant exclusions or limitations
Abuse – Limit £5,000,000 for claims made in any one period of insurance Contingent Motor Liability Corporate Manslaughter defence costs – Limit of Indemnity in schedule Court Attendance – Limit £500 per day Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000 Data Protection – Limit £1,000,000 any one period of insurance Defective Premises Act Environmental clean up costs – Limit £1,000,000 any one period of insurance Indemnity to other persons Legionella – Limit of Indemnity in schedule any one period of insurance Personal Liability Professional services (see definition under Financial and Administration Liability Section below) Treatment Risks – non-professional medical treatment for incidental treatments only	Asbestos Communicable Diseases limitation applies to care homes and domiciliary care services Cyber Medical Malpractice Motor Professional liability for errors or omissions involving advice, design or specification Property held in trust Replacing or rectifying products Damage to that part of any property where it's the direct result of work carried out by the Insured Vessels or craft Engagement in any excluded activity Exports to USA/Canada Pollution and Contamination – sudden and unforeseen only covered

Employers' Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants, costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Features and benefits	Significant exclusions or limitations
Court Attendance – Limit £500 per day Corporate Manslaughter defence costs – Limit of Indemnity in schedule Indemnity to other persons Health & Safety at Work defence costs Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000 Legal defence costs Payment of Unsatisfied court judgments in favour of your Employees (if six months have passed since the award) Work experience placements covered	Motor Work offshore Work overseas, unless of a temporary nature

Hirers' Liability

Hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

Features and benefits	Significant exclusions or limitations
Legal defence costs Environmental clean up costs – Limit £1,000,000 any one period of insurance Corporate Manslaughter defence costs – Limit of Indemnity in schedule	Excess: an excess applies each and every loss Use of premises for political or commercial or business use Asbestos Medical Malpractice Pollution and contamination sudden and unforeseen only covered Professional liability, errors or omissions Defective work and damage to products Products liability Liquidated or punitive damages

Libel and Slander

Provides cover in respect of libels or slanders committed by employees, trustees or directors in the course of your business.

Features and benefits	Significant exclusions or limitations
Cover is provided to Employees and Directors (trustees and committee members) – Limit of Indemnity in schedule for claims made in any one period of insurance	Excess: an excess applies each and every loss Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy

Financial and Administration Liability

Covers your directors or trustees and certain employees in senior positions for claims made against them personally due to the capacity in which they work for you; protection is also provided to your organisation (Corporate Liability) for financial losses arising from your general business as well as any professional services you offer in accordance with your charitable or not-for-profit services; there is also Crime cover for dishonesty of employees and volunteers and for theft of your financial assets by criminal activity. These covers are under the following headings with the standard limits of indemnity as follows:

Cover and Standard Limit	Excess per Claim
Directors', Trustees' and Officers' Liability – Standard Limit £500,000	No excess
Corporate Liability – Standard Limit £500,000	No excess
Crime – Limit up to £50,000	£1,000

Detailed Cover outlines

Directors', Trustees' and Officers' Liability

Personal liability of Insured Persons for financial loss arising from a wrongful act, and liability of the Insured Organisation where it is bound or permitted to indemnify the Insured Person.

Features and benefits	Significant exclusions or limitations
Automatic acquisition of subsidiary entity	Bodily injury and property damage
Bilateral extended reporting period	Fraud or improper gain
Civil fines and penalties	Medical malpractice
Environmental mismanagement claims	Pension trustees
Estates, heirs and representatives	Prior circumstances and claims
Investigation of the Insured Organisation	
Loss of documents	
Marital estates	
Outside entity contingency	
Reputational recovery costs	
Retired and resigned directors and officers	
Taxes and employee compensation	
Emergency costs	

Corporate Liability

Financial loss of the Insured Organisation arising from:

- criminal proceedings (Corporate Manslaughter/Homicide)
- professional services (see definition below)
- other financial loss (see policy).

Professional services are those performed or provided by the Insured in the furtherance of its purpose as a registered charity or not-for-profit entity. To qualify for this cover any income received must amount to reimbursement of direct expenses or a grant or other form of funding from a public authority.

Not-for-profit means an organisation that uses its surplus income to achieve its published goals and does not distribute it to any employee, member, director or shareholder.

Where professional services do not fit these criteria, extra and specific cover may be arranged under Professional Negligence (below).

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period Emergency costs Loss of documents Reputational recovery costs	Advice, design or specification (unless as professional services as defined) Bodily injury and property damage Contract breach Employment benefits and Employment claims FCA regulated work, investment, financing Medical malpractice Monopolies/trade practice Offering of securities Pension trustees Pollution Prior circumstances and claims

Crime

Direct losses of money, property or securities arising from fraud committed by employees or volunteers, or by third party computer fraud; theft of funds by fraudulent transfer by third parties, forgery and counterfeiting.

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period Investigation costs Pension Fund trustees Reconstitution of software	Consequential or indirect loss Damages, defence costs and fines Extortion, kidnap and ransom Fees, costs or expenses to establish a loss Previous fraud by an employee or volunteer Inter insured claims Proprietary information and trade secrets Retroactive date – claims caused prior to this for forgery, counterfeiting, funds transfer fraud and computer fraud

Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Features and benefits	Significant exclusions or limitations
<p>For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement</p> <p>Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life. For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you</p> <p>Cover automatically includes additional benefits for:</p> <p>Childcare and domestic staff costs – up to £500 per week for 26 weeks</p> <p>Coma benefit – up to £375 per week for 104 weeks</p> <p>Damage to personal effects following an occurrence insured – up to £1,000</p> <p>Dental injury expenses – up to £2,000</p> <p>Dependants' benefit – up to £50,000 (£5,000 per child)</p> <p>Disability assistance – up to £20,000</p> <p>Disappearance</p> <p>Domestic travel expenses – up to £5,000</p> <p>Exposure to the elements</p> <p>Facial scarring – up to £10,000</p> <p>Funeral expenses – up to £10,000</p> <p>Hijack or kidnap</p> <p>Hospitalisation benefit – up to £375 per week for 52 weeks</p> <p>Medical expenses – up to £20,000</p> <p>Moving costs – up to £20,000</p> <p>Physiotherapy – up to £500</p> <p>Rehabilitation support</p> <p>Retraining expenses – up to £15,000</p>	<p>Persons over the age of 90</p> <p>Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation</p> <p>Sickness, disease or degenerative condition, suicide or self-harm</p> <p>Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy</p> <p>Certain hazardous sports & listed pursuits</p> <p>Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel</p> <p>War in the home country or a secondment destination</p> <p>The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence</p> <p>This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel</p>

Legal Expenses

Features and benefits	Significant exclusions or limitations
<p>'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Statutory license protection and Tax Protection</p> <p>We provide Employment Practices Liability as standard removing the requirement of a "more reasonable than not" chance of success</p> <p>Extensions are available for Contract Disputes including the total limit for all compensation awards, damages and Debt Recovery, Property Protection and Bodily Injury and Statutory Licence cover</p>	<p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £500</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p>

General exclusions applicable to the Policy:

Loss or damage caused by:

- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance Company Ltd

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