

# Community First

## Select for Charities and Social Organisations

### Notice to policyholders

This document outlines the main changes to your updated policy document. It doesn't include a record of every change or those made to individual client policies. Please make sure that you read any accompanying documents alongside your updated policy document to understand the complete terms, conditions, limitations and exclusions of your policy.

#### **Your Select for Charities and Social Organisations Policy**

- A clause has been added to clarify that any limits in the policy apply only once regardless of the number of insured parties, unless specifically stated otherwise.

#### **General exclusion - War Risks**

- Clause e) of the Nuclear and war risks, government or public authority order and sonic bangs exclusion has been amended to also exclude the additional contingencies of mutiny, war-like operations and civil commotion assuming the proportions of or amounting to a popular rising, military rising and martial law.

#### **General provision - Limit of liability**

##### **Applicable to Parts A, B, C, D, E and U**

- The Limit of liability under the General provisions has been amended to make it clear that it applies any one event, not per item or per building.
- This applies to your Property sections of cover only, including Material Damage, Business Interruption, Works In Progress, Money, Computer and Terrorism, where in force.
- It is important that you consider the adequacy of this limit against your insurance needs. If you require a higher limit, please engage with your Risk and Insurance Consultant or Market Underwriter.

#### **General conditions**

##### **Long Term Agreement**

- The wording of the Long Term Agreement condition under General Conditions has been amended.
- The condition still makes it clear that this is an annual policy and renewal does not have to be offered.
- The amendments make it clear that the long term agreement governs the rate that is charged.
- The amendments also make clear about the circumstances in which the rate can be changed and the rights you have in such a scenario. These include changes to your risk, changes to legislation, changes in the availability of reinsurance, which change the risk covered for you. Where rates are changed in such situations, you aren't obliged to renew the policy with Zurich Municipal, however, if you do, the long term agreement will be held to have been honoured.

##### **Survey and Risk Improvements**

- A survey and risk improvement condition has been added. This sets out the requirements on customers in respect of supporting surveys and completion of risk improvement actions.

## Damage definition

### Applicable to Parts A, B and C

- A clarification for the definition of 'damage' under the Property sections of your policy wording has been added, to make it clear that damage defined under the policy must be accidental and physical loss or accidental and physical damage.
- This does not impact the causes of such 'damage' that you choose to insure against, including insured malicious damage and/or insured other deliberate acts, which are fortuitous as far as you are concerned as a customer.

## Part A - Material damage

### Special condition Unoccupied buildings

- The unoccupancy condition has been updated to be clearer about the minimum requirements we specify to you on notification to us of a property becoming unoccupied, allowing you to act on key protections quicker. These include removal of combustible contents when the property becomes unoccupied, removal of accumulated combustible materials over time during inspections, and a fortnightly minimum inspection frequency unless a different frequency is agreed by us in writing.

## Part B - Business interruption

### General extension - Action of competent authorities

- A clarification has been added to this extension wording, where covered, so that it will not respond to actions where the insured or an insured party is the competent authority.

## Part F - Public liability

### Joint/Cross liabilities - Cover

- The 'Joint liabilities' cover title has been amended to 'Joint/Cross liabilities' to reflect the interchangeable terminology used in the insurance sector. A clause has been added to clarify that the total amount we will pay to all insured parties will not exceed the amount that would be paid if they comprised only one party.

### Abuse - Cover

- Abuse cover is still provided although new claims, for incidents which occurred after renewal, will need to be made during the period of insurance and will be subject to an annual limit of indemnity of £5,000,000. Multiple incidents to a claimant will constitute one claim which will be recorded as the date the first claim was made against the insured.
- Associated Special Definitions of Abuse and Abuse Event have been included for clarity.
- This cover is also subject to a series of conditions which reflect best practice for those customers who care for children and/or vulnerable adults.

### Concussive and sub-concussive impacts

- A cover clause for Concussive and sub-concussive impacts has been introduced.
- An associated Special Definition of Concussive and Sub-concussive Impacts has been included for clarity.
- A series of conditions have been introduced which reflect best practice in respect of risk management and documenting of Concussive and sub-concussive impacts.

## Section 3 - Special exclusions

### Cyber

The cyber exclusion has been altered to:

- write back in cover for liability in respect of physical bodily injury or physical damage to material property subject to a costs inclusive, annual aggregate limit of indemnity
- remove the existing requirement for an unauthorised act for the exclusion to apply.

The Special Definition of Data has been removed.

### Excluded Activities

Football is no longer a covered activity.

## Part K - Financial and administration liability

- A cyber exclusion has been introduced into this part to make our position on cover transparent.

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