

Select for Charities and Social Organisations

Notice to policyholders

This document details the main changes to the updated policy wording. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms, conditions, limitations and exclusions of the policy cover.

Helpline Services

- Addition of Risk Management Advice Line - providing free practical guidance on risk issues.

Property Exclusions

- References to 'damage', 'business interruption' and/or 'consequential loss' within the policy level General Exclusions applying to our Property covers, and section level exclusions within our Property covers, have been replaced with 'loss, damage, cost or expense' to ensure clarity of intent.

General provisions - amended wording to include Terrorism section

- We have amended the Limit of Liability under General provisions to clarify that this limit applies to Terrorism, making it clear that it applies across your Property sections of cover (where purchased).

General conditions

Alteration in risk and Fair presentation of the risk

- The remedies for non-compliance in the Alteration and Fair presentation of the risk conditions have been clarified.

Part A - Material damage

Metered Utilities

- We have replaced the existing Metered Water extension under Part 2.15 with a Metered Utilities extension, widening cover to include gas and electricity. We have also amended the limit £15,000, to any one loss and in the aggregate in one period of insurance.

Trace and Access

- We have amended the Trace and Access extension under Part 2.20, increasing the limit to £25,000 any one loss and restricting it so that it also is limited to this amount in the aggregate in one period of insurance.

Part D - Money

- An electronic risks exclusion has been applied to this part.

Part E - Computer

Additional Interest

- As a result of the withdrawal of the London Interbank Offered Rate (LIBOR) the reference to this rate has been replaced with the Sterling Overnight Indexed Average

Clarifying no cover for computer equipment on loan

- We have amended the Computer section to expressly clarify that cover for equipment which is away from the premises and either on loan from you or not in your custody or control, is excluded.

Removal of Cyber cover

- We have removed a limited write back of cover from the Computer section of your policy wording, where this Computer section has been purchased.
- We are no longer able to provide cover for loss, damage, cost or expense arising from erasure directly or indirectly caused by virus or similar mechanism, hacking or denial of service attack.

Part J - Professional negligence

- An exclusion has been added to exclude any claim arising out the of the completion or reliance upon the EWS-1 form.

Part L - Motor

Courtesy Vehicles (Like for Like cover)

- If you damage your vehicle and such damage is covered under the policy, we now provide a vehicle or indemnity to allow you to obtain a temporary like for like replacement. This extension is limited to £1,000 as standard. Note where such damage is attributable to a third party this extension will not apply as the costs will be recoverable as part of the claim against the responsible third party.

Electric Vehicles

- We have updated our wording to reflect the needs of electric vehicles and their users. This includes:
 - amended definitions of Accessories and Vehicle and adding a new definition of Electric Vehicle
 - added cover for liability arising from the charging of an electric vehicle using charging cables
 - clear statement of coverage relevant to damage to the batteries of electric vehicles and the payment of claims should the battery be leased or hired.

Geographical Limits - Brexit change in terms of Geographical Limits and the Earthquake and Riot and Civil Commotion Exclusion

- We have updated our wordings to reflect the United Kingdom's withdrawal from the European Union.

Medical Expenses - Enhanced limit for drivers injured whilst driving in the EU - differentiation from UK cover

- Following Brexit we are providing a fixed limit of £5,000 for medical expenses incurred by drivers following an accident which has occurred within the European Union.

Motor - Terrorism - Mutualisation of Road Traffic Act risk

- Following the Westminster Bridge terrorism incident, the terrorism risk was mutualised by the Motor Insurers' Bureau (MIB) and therefore we as the insurer are liable only for third party property damage above the Road Traffic Act minimum requirement of £1.2m up to the limit specified in your policy. All injury claims will be picked up by the MIB. We have amended our wordings to reflect this change.

Theft or Loss of Keys - Confirmation of Nil Excess

- Regarding the cover provided for the theft or loss of keys we are amending our wording to record that payments made in respect of claims under this heading will not be subject to policy excess.

Law Applicable - Special Condition

- A new law applicable special condition has been added so that the law and courts of the place where the vehicle is used for the majority of the period of insurance applies. If there is any disagreement about which law applies, the law and courts of the place where the vehicle is registered will apply.

Part M - Motor legal expenses and uninsured loss recovery

DAS - Uninsured Loss Recovery wording

- DAS who are the insurer of this part of the policy have provided a refreshed and up to date wording. Whilst the wording looks different there are no changes to record in terms of the breadth of the policy wording.

Part O - Plant protection

- An electronic risks exclusion has been applied to this part.

Part P - Deterioration of stock

- An electronic risks exclusion has been applied to this part.
- Clarification has been added that the insurer's liability in respect of Section 2 – Cover a) and b), combined will not exceed in respect of any one Accident the sum insured stated in the schedule in any one period of insurance.
- Clarification has been added that the insurer's liability in respect of 2.1 Additional Costs for a), b) and c) combined will not exceed £25,000 or 10% of the sum insured stated in the schedule in any one period of insurance, whichever is the lesser.

Part T - Legal expenses

- DAS who are the insurer of this part of the policy have provided a refreshed and up to date wording. Whilst the wording looks different there are no changes to record in terms of the breadth of the policy wording.

Part U - Terrorism

Terrorism Cover

- The operative clause has been amended to ensure that where purchased, cover under this part aligns to that which is provided under the Property sections of your policy wording, including Material Damage and Business Interruption (where purchased).
- Previously your policy wording stated that the cover would only be triggered by an event involving damage but the cover we are providing also includes some instances of loss, cost or expense resulting where there is no damage.

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