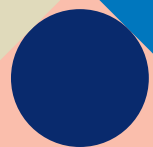
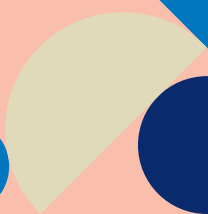


Select for Charities and Social Organisations for Community Links

Summary of cover



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 for Community Links. 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: Money, Public Liability, Employers' Liability, Financial and Administration Liability, Motor, Personal Accident and Legal Expenses.

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



Money

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

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

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
<p>Abuse* – Limit £5,000,000 for claims made in any one period of insurance</p> <p>Contingent Motor Liability</p> <p>Corporate Manslaughter defence costs – Limit of Indemnity in schedule</p> <p>Court Attendance – Limit £500 per day</p> <p>Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000</p> <p>Data Protection – Limit £1,000,000 any one period of insurance</p> <p>Defective Premises Act</p> <p>Environmental clean up costs – Limit £1,000,000 any one period of insurance</p> <p>Indemnity to other persons</p> <p>Legionella – Limit of Indemnity in schedule any one period of insurance</p> <p>Personal Liability</p> <p>Professional services (see definition under Financial and Administration Liability Section below)</p> <p>Treatment Risks – non-professional medical treatment for incidental treatments only</p>	<p>Asbestos</p> <p>Communicable Diseases limitation applies to care homes and domiciliary care services</p> <p>Cyber – no cover for liability arising from unauthorised acts causing disruption or failure of data processing equipment</p> <p>Medical Malpractice</p> <p>Motor</p> <p>Professional liability for errors or omissions involving advice, design or specification</p> <p>Property held in trust</p> <p>Replacing or rectifying products</p> <p>Damage to that part of any property where it's the direct result of work carried out by the Insured</p> <p>Vessels or craft</p> <p>Engagement in any excluded activity</p> <p>Exports to USA/Canada</p> <p>Pollution and Contamination – sudden and unforeseen only covered</p>


***Abuse Statements of Fact**

In order for your Abuse cover to be valid you must comply with the following statements.

If something changes you must tell us, as it may affect your ability to claim under this policy in the future.

- You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child abuse.
- You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process.
- All employees and volunteers engaged in regulated activity and/or activity that brings them into contact with children receive safeguarding awareness training including refresher training.
- You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse.
- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.



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



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
<p>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</p>	<p>Excess: an excess applies each and every loss</p> <p>Claims in respect of exemplary or punitive damages</p> <p>Losses arising from malicious falsehood or injurious falsehood</p> <p>Claims reported more than 12 months after the cancellation of the policy</p>



Motor Loss of No Claim Discount/Excess

This cover indemnifies the person insured in respect of:

- loss of or reduction in no claim discount
- payment of an excess incurred as a result of an accident occurring within the territorial limits involving a car which at the time of the accident was being used by the person insured in connection with the business.

Features and benefits	Significant and unusual exclusions or limitations
<p>A fixed monetary limit of cover for each eventuality:</p> <ul style="list-style-type: none"> • up to £1,000 for loss of or reduction in no claim discount • up to £250 for payment of an excess <p>Any claim which is a direct result of the use of a car by the person insured between their domestic residence and their normal place of work</p>	<p>Any amount in excess of the sum specified in the schedule as the limit in respect of any one claim</p> <p>Any temporary payment of an excess or loss of no claim discount.</p>

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.

Cover and Standard Limit	Excess per Claim
Directors, Trustees and Officers Liability – Standard Limit £100,000	No excess

Statements of fact

Cover is offered only on the basis of the following assumptions:

- You are a UK registered charity or not-for-profit organisation with no overseas assets or representation.
- In respect of any of the liabilities to be covered under the proposed policy you or any Insured Person has not been the subject of any Claim (including Employment Claim) whether successful or not during the last 5 years.
- In the last 5 years you or any Insured Person have not been the subject of an Investigation by any Official Body or institution.
- After enquiry of Insured Persons You are not aware of any fact, circumstance, allegation or incident that might give rise to a Claim under the proposed policy.
- You have never had any insurer decline, cancel, refuse to renew or apply special terms to any application for insurance covering any aspects of the proposed policy.
- You are not a school or college.
- In your latest report and accounts you have declared a positive net worth (total assets exceed total liabilities) and no loss that was not previously budgeted for.
- A competent third party reviews your accounts at least annually.
- Duties are segregated so that no one person exercises control over signing cheques, issuing instructions for disbursement of assets or funds, fund transfer procedures and investments.
- There is password protection on access to all your computer systems and changes to passwords are made at least every 90 days.
- All computers use automatic time locks if left unattended.
- Any professional services that you provide to third parties do not earn you fees except income that amounts to reimbursement of your direct expenses or a grant or other form of funding from a public authority.



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	



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
For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement	Persons over the age of 90
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	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

Features and benefits	Significant exclusions or limitations
<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>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, Property Protection, Bodily Injury, Statutory Licence cover 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.</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

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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Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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