

# summary of cover

FOR THE LOCAL COUNCIL SECTOR



UNDERWRITTEN BY



PROVIDED BY



Version 1

# Charity and Community Insurance

## Local Council policy

### Why choose Ecclesiastical

We've been insuring not-for-profit organisations for over 125 years. Today, we insure thousands of the nation's charities and not-for-profit organisations of all sizes and complexities – including youth and children's charities, pastime clubs, advice and support groups and many more.

Voted best charity insurer<sup>1</sup> for the last seven years running by insurance brokers, we've developed a flexible, specialist product that meets the varying needs of different types of charities as well as community interest companies, social enterprises and other not-for-profit and voluntary organisations.

### Why charities vote us best charity insurer

Brokers name our experience in the charity market and comprehensive cover as just two of the reasons why they consider us the best charity insurer. Other reasons to choose Ecclesiastical include:

- Our claims approach – 94% of customers are extremely satisfied with our claims service<sup>2</sup>
- Flexible, specialist cover – our Charity and Community insurance can be tailored to your organisations' needs
- Our charitable ownership – we're owned by a registered charity – Allchurches Trust Ltd – and every year we give all our available profits to charity, making us one of the top 10 corporate donors in the UK<sup>3</sup>.

We also offer charity-specific risk management guides free of charge to all Ecclesiastical policyholders which include advice on planning events, working with vulnerable groups and much more. And, in many cases, we also offer a free buildings insurance valuation<sup>4</sup>.

<sup>1</sup> In research conducted by FWD, an independent market research company 2013, of those brokers who named an insurer in the survey, the majority voted Ecclesiastical as the best insurer for charity.

<sup>2</sup> Source: Ecclesiastical Settled Claims Satisfaction Survey 2014.

<sup>3</sup> Source: Directory of Social Change 2013/2014.

<sup>4</sup> Terms and conditions apply.

### Why choose the Local Council policy

This insurance policy is designed to meet the needs of legally recognised charities, community interest companies, social enterprises and other not-for-profit and voluntary organisations that operate for the benefit of the community. The policy offers a wide range of optional covers providing truly comprehensive cover.

The policy offers you insurance for:

- Your buildings, contents and stock.
- Your loss of revenue and/or additional costs following an interruption caused by a property damage claim.
- Your legal liability towards employees, volunteers or members of the public following an accident for which you are responsible.
- Your trustees', councillors', officers' or directors' legal liability for errors or omissions in the management and administration of your affairs.
- Your legal expenses arising from a range of legal issues.
- Your money.
- Your loss of money or goods as a result of the dishonesty of employees or volunteers.
- Your goods whilst in transit by road, rail, post or sea.
- You or your employees being unable to work because of an accident.
- Your loss of revenue or the depreciation of your financial interest in the premises following the withdrawal of the certificate that allows you to run your business.
- Your legal liability for negligent acts, errors, omissions or negligent breach of duty arising from the provision of your professional services or advice.

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- The policy is underwritten by Ecclesiastical Insurance Office plc.
  - This policy summary does not contain full details and conditions of the insurance – these are located in the policy wording.
  - We will send the policy to you after you have taken out the insurance, but it is available beforehand from us or your advisor, on request.
  - The policy contains full details of our complaints procedure should you have a complaint against Ecclesiastical

Insurance Office plc. If you're not satisfied with our response, you may have the right to take your complaint to the Financial Ombudsman Service. This complaints procedure does not affect your right to take legal proceedings.

- The policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

# Property damage (buildings, contents and stock)

In the event of a claim, settlement for buildings and contents will be on a reinstatement basis. Reinstatement basis does not apply to stock.

## Features and benefits

- Wide range of insured risks such as fire, storm, flood & malicious damage with optional covers such as theft, glass breakage, accidental damage, subsidence and terrorism.
- Inflation protection – automatic index-linking or the option of 'Day One' with 15% uplift to the sums insured (or higher uplifts at your request).
- For buildings, subject to eligibility, as a value-added service at no additional charge, our surveyors can provide advice regarding the sums to be insured.

### Automatic extensions include:

- Bequeathed buildings up to 10% of sum insured or £250,000 and bequeathed contents up to £50,000 (£5,000 per item).
- Raffle prizes and donated goods for fund-raising events up to £1,500 any one claim.
- Cover for personal belongings of directors, trustees, councillors, officials, partners, employees, residents and authorised volunteers whilst in your premises up to £2,500. Limit of £1,000 for visitors.
- Up to £5,000 'all risks' cover, in any one period of insurance, for unspecified contents away from the premises anywhere in the UK. This includes up to £500 per person (£250 per item) for personal belongings. Option to specify items and extend cover to Europe or Worldwide.
- Up to £10,000 for reasonable measures you take to avoid impending damage by an insured event.
- Loss or theft of keys up to £5,000 in any one period of insurance if theft cover is operative.

## Significant or unusual exclusions or limitations

- Excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule.
- If the premises become unoccupied, untenanted or not in use, you must tell us. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.
- Cover for sports pavilions and changing rooms during seasonal closure is subject to compliance with inspection and risk management requirements.
- You must at all times keep the sums insured at a level that represents full value. If you do not, your claim may be reduced in proportion to the degree of underinsurance (but not if our surveyors' sum insured advice applies).

# Equipment breakdown

*Note: automatic cover if Property damage selected.*

## Features and benefits

- Pays to repair or replace electrical or mechanical equipment which breaks down. This includes lifts, central heating and air conditioning systems, office equipment and retail equipment such as bar code scanners and credit card payment systems.
- Breakdown of computers anywhere in the EU, whilst in your or your employees' custody or control, up to £250,000 in any one period of insurance, if the cost is not recoverable under a maintenance agreement.
- Business interruption cover for covered equipment up to £30,000 in any one period of insurance, subject to the Business interruption section of cover being operative.

## Significant or unusual exclusions or limitations

- The limit in any one period of insurance is the relevant sum insured under the Property damage section or £5,000,000 whichever is the less.
- Any equipment manufactured by you for sale.
- In private dwellings: kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment.
- Breakdown caused by computer viruses or hacking.
- Gradual deterioration or wear and tear.
- The excess under this section will be the same as the excess that applies under the Property damage section.

# Business interruption

## Features and benefits

- Covers loss of revenue and the increased running costs of your organisation following an event insured under the Property damage section.
- You choose your loss of revenue annual sum insured. This includes additional costs of working in order to minimise a loss of revenue. Cover is provided up to a period which can be 12 months, 18 months, 24 months or 36 months (the maximum indemnity period).

### Automatic extensions include:

Loss of revenue or additional expenses following:

- Specified disease, food poisoning, accidentally caused defective sanitation and vermin happening at your premises. Cover applies if restrictions are then placed on the premises by the competent local authority. The specified diseases that we cover are listed in the policy document. The standard limit is £250,000 or 25% of the loss of revenue sum insured, whichever is the less. This limit can be increased upon request.
- Prevention of access to the premises following damage to a neighbouring property by a cause which is covered under your policy.
- Death of Patron. Pays up to £25,000 any one period of insurance if you are affected by the death or immoral act of your Patron.
- Other venues. Pays up to £10,000 any one incident if your organisation is affected by damage at premises where you are carrying out an exhibition or event.
- Accidental failure of the supply to your premises of electricity, gas, water or telecommunications up to £10,000.

## Significant or unusual exclusions or limitations

# Employers' liability

## Features and benefits

- Cover against legal liability for injury to employees, £10,000,000 inclusive of all legal costs and expenses (£5,000,000 if terrorism-related).
- Cover for reasonable costs (with our prior consent) to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity, provided that the incident, in our opinion, could result in a claim under this section. Limit of £25,000 for any one incident and in any one period of insurance.

## Significant or unusual exclusions or limitations

# Public & products liability

## Features and benefits

- Cover against injury to others or damage to their property. Standard limit is £10,000,000. Legal costs and expenses payable in addition.
- We include most fund-raising activities under your control anywhere in the UK.

### Automatic extensions include:

- Officials indemnity up to £100,000 (£50,000 for loss of documents) in any one period of insurance, inclusive of all legal costs and expenses. Choose the separate Officials indemnity section if you require a higher limit.
- Libel and slander up to £250,000 in any one period of insurance, inclusive of all costs and expenses.
- Private hirers' indemnity up to £2,000,000, inclusive of costs and expenses, for persons who hire your premises for a private social event on not more than three occasions a year per hirer.
- Overseas personal liability. When you are overseas on business this covers your personal liability up to the limit of indemnity or £5,000,000 whichever is the less.
- Legal costs and expenses for defending prosecutions under the Health and Safety at Work Act, Consumer Protection Act or Food Safety Act, up to the limit of indemnity or £500,000.
- Legal costs and expenses for defending prosecutions under Corporate Manslaughter legislation up to the limit of indemnity or £5,000,000, whichever is the less, for all claims in any one period of insurance.
- Cover for reasonable costs (with our prior consent) to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity, provided that the incident, in our opinion, could result in a claim under this section. Limit of £25,000 for any one incident and in any one period of insurance.

## Significant or unusual exclusions or limitations

- Legal costs and expenses for claims arising from the USA or Canada are included within the limit of indemnity.
- Cover for acts of terrorism is limited to the limit of indemnity or £5,000,000, whichever is the less.  
No indemnity for premises of 40 storeys or more and no indemnity for sports stadia, exhibitions, theatres or music venues where attendance may exceed 1,000 people at any one time.
- Officials indemnity extension excludes liability arising from employment disputes.
- Libel and slander extension excludes intentional libel or slander.
- Private hirers' indemnity excludes liability arising out of hazardous activities such as the use of a bouncy castle and liability from food and drink supplied by a professional caterer.

# Officials indemnity

Officials indemnity cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the period of insurance. Therefore we must be notified as soon as possible of any claim or any circumstances likely to give rise to a claim.

## Features and benefits

- Covers the personal liability of trustees, officers, councillors, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation.
- Provides indemnity to the organisation for wrongful acts by trustees, officers, councillors, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation.
- Includes defence costs and expenses for actual or alleged pollution resulting from a wrongful act.
- Includes legal costs and expenses following proceedings initiated by any government department or agency to examine your affairs.
- Limit of indemnity £500,000 in any one period of insurance, including legal costs and expenses.
- Includes emergency costs and expenses up to a maximum of 10% of the limit of indemnity.
- Provides an indemnity to trustees whilst acting as a trustee of another not-for-profit entity at the request of the insured organisation.
- Up to £50,000 in any one period of insurance for lost or damaged documents, inclusive of all legal costs and expenses.
- Up to six years protection for retired trustees, directors, officers, councillors or members of the management committee.
- Cover for reasonable costs (with our prior consent) to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity, provided that the incident, in our opinion, could result in a claim under this section. Limit of £25,000 for any one incident and in any one period of insurance.

## Significant or unusual exclusions or limitations

- Excludes claims or circumstances which may give rise to a claim known to you at the start of the cover.
- Bodily injury and property damage (other than damage to documents) are excluded.
- Excludes dishonest, fraudulent or criminal acts.
- Excludes the administration of any pension fund or scheme.
- Excludes employment disputes.
- Excludes legal action brought outside the European Union, Channel Islands or Isle of Man.
- Cover for outside boards will only operate in excess of any more specific cover.

# Professional indemnity

Professional indemnity cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the period of insurance. Therefore we must be notified as soon as possible of any claim or any circumstances likely to give rise to a claim.

## Features and benefits

- Covers your legal liability for wrongful acts arising from the provision of your professional services or advice.
- It includes your legal liability as a business following the dishonest acts of members of your staff and authorised volunteers.
- A range of limits of indemnity are available from £100,000 to £5,000,000, for all claims in total, made in any one period of insurance.
- Cover is given on the basis that legal costs and expenses are payable in addition.
- Covers the policyholder and their partners (past and present) and employees.
- Covers unintentional libel and slander and breach of confidentiality.
- Includes extensions for loss of documents and data protection issues, up to £50,000 for all claims in total, made in any one period of insurance.
- Cover for reasonable costs (with our prior consent) to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity, provided that the incident, in our opinion, could result in a claim under this section. Limit of £25,000 for any one incident and in any one period of insurance.

## Significant or unusual exclusions or limitations

- The consequences of any circumstances known to you at the commencement of this cover which may give rise to a claim.
- Cover for dishonesty of an employee is excluded where there has previously been reasonable cause for suspicion of dishonesty or fraud by the employee in question.
- Any claims arising out of treatment, clinical trials or abuse.
- Any legal action brought in a court of law outside the European Union.
- Standard excess of £500, £1,000 or £2,000 depending on your revenue.

# Legal expenses

*Note: to ensure an expert service the cover under this section is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS).*

## Features and benefits

- Standard limit of £100,000 to protect your legal position on a range of employment or business disputes. Other limits available on request.
- In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim. Option to purchase wider Employment Practices Legal Protection cover whereby we will defend employers at employment tribunals with no dependency on the likelihood of success.
- Compensation awards – where we agree to cover your claim under employment disputes, we will also pay any compensation award up to £1,000,000 for all claims in any one period of insurance.

## Optional covers

- Statutory licence protection – we will represent you in appealing to the relevant authority following loss of your licence, mandatory registration or British Standard Certificate of Registration.
- Contract disputes and debt recovery – we will pursue your legal rights in a dispute arising from an agreement for the sale, hire or purchase of goods or services and help to recover money and interest due.

## Value-added service (All provided by DAS)

- Helplines: Commercial legal advice, Tax advice and Counselling for proprietor and employees.
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

## Significant or unusual exclusions or limitations

- Costs and expenses incurred before DAS's written acceptance of a claim.
- Claims reported more than 180 days after you should have known about the incident.
- Statutory registration/licence cover excludes licence appeals relating to motor vehicles.
- If wider Employment Practices Legal Protection cover is selected, compensation awards cover will be subject to you bearing 10% of the cost of compensation claims subject to a minimum of £1,000. For some risks, an audit by DAS of employment practices will be required.
- If contract disputes and debt recovery is selected, disputes over breaches of professional duty and debts that are older than 90 days are excluded.

# Money

*Note: where mentioned, 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your organisation.*

## Features and benefits

- £250,000 for non-negotiable money such as crossed cheques, money orders and vouchers.
- Cover for cash in transit, on site or in a bank night safe. Limit £1,000.
- £500 for any other loss.
- Losses due to dishonesty of employees – £2,000 per employee and £5,000 in total any one period of insurance.
- Fraud and identity theft – covers fraudulent use of credit and debit cards used in connection with your business, £1,000 per card any one period of insurance. Also covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge, £1,000 for all claims in any one period of insurance.

### Optional extension

- Assault extension. Provides benefits for injury if the proprietor or an employee is injured due to a robbery or hold-up. Limits up to £25,000 for death or permanent total disablement and £250 per week for temporary total disablement. Up to £200 hospital benefit, £500 for emergency medical treatment.

## Significant or unusual exclusions or limitations

- Cash over £3,000 whilst in transit unless accompanied by at least two persons. For cash over £5,000 we require three persons. A professional security firm is required if over £10,000.
- Employee dishonesty cover requires the loss to be discovered within 28 days of its occurrence.
- Assault extension:
  - Temporary total disablement benefits after 104 weeks.
  - Persons under the age of 16 or over the age of 80 years.
- Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the policyholder and/or the directors, trustees or partners.
- Identity theft costs must be agreed by us in advance.

## Fidelity

### Features and benefits

- Covers loss of your money or goods caused by an act of fraud or dishonesty by an employee, including councillors, or volunteer.
- You can choose to cover 'all employees' and/or 'all volunteers'. In conjunction with this, cover on a 'named basis' is also available.
- You choose the limit of indemnity you require for employees. Standard limit of £5,000 provided for all volunteers.

### Significant or unusual exclusions or limitations

- Cover will be subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods.
- Standard excess £250.

## Goods in transit

### Features and benefits

- Your goods, with a sum insured selected by you, can be covered for accidental damage whilst in transit by road vehicles operated by you or a haulier. Also whilst being sent by parcel, post, rail or sea.
- Cover for damage to drivers' clothing and personal effects up to £500.
- Transits can be anywhere in the UK and the Republic of Ireland.

### Significant or unusual exclusions or limitations

- The most we will pay will be the maximum value of goods carried by any one vehicle or consignment and in the event of underinsurance any payment will be proportionately reduced.
- Theft where your employees or volunteers are involved.
- Goods spoiled by the failure of a vehicle's refrigeration equipment.
- Conditions apply in respect of theft from unattended vehicles.
- Excluding the agreed excess.

## Personal accident

### Features and benefits

- You can insure your permanent employees, councillors, trustees and authorised volunteers against accidental bodily injury incurred whilst working for your organisation.
- Limits £50,000 for death or permanent total disablement and £250 per week for temporary total disablement. Up to £200 hospital benefit, £500 for emergency medical treatment.
- Cover for persons over 16 up to 80 years of age.
- Cover for disappearance of the insured person up to £10,000 any one claim.

### Significant or unusual exclusions or limitations

- Certain hazardous sports or activities as detailed in the policy.
- Temporary total disablement benefits after 104 weeks.

## Loss of registration/licence

### Features and benefits

- Covers the depreciation of your financial interest in the premises or your loss of revenue following the withdrawal of the certificate that allows you to run the business. Standard limit of £100,000. Higher limit of £250,000 available.
- We also cover your premises licence granted under the Licensing Act 2003 if you hold one.
- See the Legal expenses section for cover for legal costs in appealing when your registration or licence may be lost.

### Significant or unusual exclusions or limitations

- Losses caused by your own acts or omission.

# Notes

For further information on any  
of our products or services,  
please speak to your broker.

Or visit us at

**[www.ecclesiastical.com](http://www.ecclesiastical.com)**



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