

Select for Charities and Social Organisations for Parentkind Membership Insurance

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. 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 includes Material Damage, Business Interruption, Money, Public Liability, Employers' Liability, Financial and Administration Liability and Deterioration of Stock.

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

Aggregated Limits

Unless otherwise stated all inner limits and extensions of cover stated within the 'Features and benefits' column and policy wording are aggregate limits during the policy period for all member groups collectively and not a separate amount for each.



Material Damage

This cover provides reinstatement following damage for Property owned by member groups 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.

Sum Insured

Property owned by the Insured £15,000 per member group any one claim and in the aggregate and subject to a £500,000 aggregate for all member groups collectively.

Excesses

- £100 of any claims other than as a result of fire, lightning or explosion and aircraft.
- £500 of any claims for storm, flood, accidental damage or theft in respect of marquees.

Inventory Records

You must maintain an inventory in which individual details of all property insured with a value in excess of £5,000 are recorded including the value of each item. Any items of such value should be declared to us at acquisition or policy renewal whichever is the sooner.

Features and benefits	Significant exclusions or limitations
Adaptation (energy performance and sustainable buildings) – Limit 5% or £100,000, whichever is the lesser Archaeological discoveries – Limit £100,000 Bequeathed property – Building Limit £500,000 (individual items £10,000) Capital additions – Limit 10% or £2,500,000, whichever is the lesser Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000	Excess: An excess applies each and every loss Asbestos Electronic Risks Storm or Flood • Damage to moveable property in the open, fences and gates • Damage attributable solely to change in the water table level

Features and benefits	Significant exclusions or limitations
Debris removal costs Drains and gutters – Limit £25,000 Fire extinguishment expenses – Limit £25,000 Glass extension – Limit £5,000 Groundkeepers' equipment – Limit £10,000 Inadvertent omissions – Limit £1,000,000 Landscaped gardens – limit £15,000 Loss Minimisation and Prevention Expenditure – Limit £100,000 Metered utilities – Limit £15,000 Property in transit – Limit £25,000 Replacement of locks – Limit £1,000 Temporary removal – Office records – Limit £10,000, Computer system records £2,000 and Contents 15% or £25,000 Trace and access – Limit £25,000 Unauthorised use of utilities – Limit £10,000 Temporary loan – Limit £25,000 Upgrading sprinkler installation – Limit £25,000	Theft - 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 Accidental Damage - Inherent Vice or Latent Defect - Wear and Tear - Defective Design or Workmanship - Gradually Operating Causes Terrorism* Communicable Diseases - No indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease Items above marked * have an optional 'buy-back' upon request



Business Interruption

This cover provides financial compensation for additional expenditure following a claim in respect of an insured event under the Material Damage section.

Sum Insured

£10,000 per member group any one claim and in the aggregate and subject to a £50,000 aggregate for all member groups collectively.

Excess Nil

Features and benefits	Significant exclusions or limitations
Action of competent authorities – Limit £50,000 Book debts – Limit £100,000 Death of a patron – Limit £25,000 Essential personnel – Limit £20,000 Public utilities and denial of access – Limit £1,000,000 Loss of attraction(s) – 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	Asbestos Electronic Risks Losses outside of the Indemnity Period Material Damage Proviso – an event not covered by Material Damage cover Deliberate act of a supplier in withholding water, gas, electricity, fuel or telecommunications services Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

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

Situation Limit of Indemnity any one loss any one member.

Loss of Non-Negotiable Money in the situations specified below £250,000.

Loss of other money in transit in the custody of any director or employee, or in transit by registered post, or in Bank Night Safe £10,000.

Loss of other money in the premises, in the custody of or under the actual supervision of any director or employees £5,000.

Loss of other money in the premises, in locked safes or strongrooms £10,000.

Loss of other money in the premises, in locked receptacles (other than safes or strongrooms) £500.

Loss of other money in the private residence of any director or employee £500.

Features and benefits	Significant exclusions or limitations
Aggregated Limits All inner limits and extensions of cover stated within the 'Features and benefits' column are per member group. Replacement of safe/strongroom keys – up to £5,000 From unattended vehicles – up to £100 Machines – up to £250 Personal Injury Death, Loss of Limb or Loss of Sight and Permanent total disablement – up to a maximum of £25,000 per person 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	Excess: An excess applies each and every loss Breakdown of machines and cash dispensers Error or omission arising from receipts, payments or accounting practice Fraud or dishonesty of your employees not discovered within 72 hours Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease

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.

Limits of Indemnity

Public Liability £10,000,000 for claims made by all members during any one period of insurance, any one event, inclusive of costs.

* The amount is the total limit for all member groups covered by this policy, not each group individually. This means there's a maximum amount we'll pay for all claims made during the policy period. If this total amount is reached before the policy period ends, and you need to make another claim, the policy won't cover it. If that happens, you should contact Parentkind for help.

Excess Nil

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 Fireworks – Limit of Indemnity in schedule but only where the fireworks are arranged, supervised and ignited by a professional third-party fireworks company 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) Stallholders and Volunteers - Limit of Indemnity in schedule. We'll cover 'hobbyists' at PTA events as long as they don't make more than £1,000 a year from their hobby. But we won't cover: – External third parties – Registered businesses – Vendors – Sole traders – 'Hobbyists' making more than £1,000 a year. Treatment Risks – non-professional medical treatment for incidental treatments only	Asbestos Communicable Diseases limitation applies to care homes and domiciliary care services Cyber – no cover for liability arising from unauthorised acts causing disruption or failure of data processing equipment 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

* Statements that you must comply with in order for your Abuse cover to be valid:

- 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.

Limit of Indemnity

£5,000,000 any one event, inclusive of costs, any one period of insurance.

Excess Nil

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



Deterioration of Stock

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

Sum Insured

£1,000 per member group any one claim and in the aggregate and subject to a £25,000 aggregate for all member groups collectively.

Excess £50

Features and benefits	Significant exclusions or limitations
Additional costs for obtaining a condemnation certificate, clean up or decontamination of the refrigeration plant and the disposal of goods up to £25,000 or 10% of the sum insured in any one period of insurance Loss minimisation and prevention expenditure – up to £2,500	Excess: an excess applies each and every loss Consequential losses Electronic Risks Wear and Tear Losses arising from fire and other perils which should be covered under a Material Damage policy Losses arising from the deliberate withdrawal of the electricity supply by the supplier Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease



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 £100,000 per member group any one claim and in the aggregate and subject to a £1,000,000 aggregate for all member groups collectively.	No excess
Corporate Liability – Standard Limit £100,000 per member group any one claim and in the aggregate and subject to a £1,000,000 aggregate for all member groups collectively.	No excess
Crime – Standard Limit £100,000 per member group any one claim and in the aggregate and subject to a £1,000,000 aggregate for all member groups collectively.	£100

Statement 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 of yours for insurance covering any aspects of the proposed policy.

You are not a school or college (appreciating PTA's are linked to schools but are not schools).

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.



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	

Features and benefits	Significant exclusions or limitations
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:

- a) criminal proceedings (Corporate Manslaughter/Homicide)
- b) professional services (see definition below)
- c) 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 Cyber 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 (including Fidelity Guarantee)

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	Consequential or indirect loss
Investigation costs	Damages, defence costs and fines
Pension Fund trustees	Extortion, kidnap and ransom
Reconstitution of software	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



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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