

Insurance for Service Funds, Museums, MoD Affiliate Organisations and Charities

Policy Summary



INSIGNIA

Part of Trinity Insurance Services



Key Facts Summary

- Section 1: Property Damage
- Section 2: Business Interruption
- Section 3: Money and Assault
- Section 4: Theft by Employees
- Section 5: Employers' Liability
- Section 6: Public Liability
- Section 7: Products Liability
- Section 8: Commercial Legal Expenses
- Section 9: Personal Accident
- Section 10: Encroachments
- Section 11: Direct Debit Indemnity
- Section 12: Charity Trustee Liability

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually.

Helplines

A number of 24 hour Helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus Commercial Legal & Tax Advice and Employee Counselling.

Important

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy wording, so please take time to read it in conjunction with the Statement of Fact and policy schedule and make sure you understand the cover provided.

Contact Us...

If you need to make a claim please call:

0330 024 2266

Please have your policy number to hand when contacting us

All calls may be recorded for training and evidential purposes



Significant features, benefits, exclusions or limitations of the policy

General Policy Conditions and Exclusions

- Alteration in Risk Condition
- Fair Presentation of the Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the conditions and exclusions please refer to the General Conditions and General Exclusion Sections of the policy wording.

Section 1: Property Damage (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Additional Costs of Construction – Energy Efficiency - £100,000 or 10% of the Property Damage sum insured, whichever is the lower</p> <p>Additional Statutory Costs - £500,000 or 10% of the sum insured for undamaged portions, whichever is the lower</p> <p>Capital Additions - £250,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Deterioration of Refrigerated Stock - £2,000 any one occurrence</p> <p>Exhibitions - £25,000 within Europe in any one period of insurance</p> <p>Fire Brigade Charges - £5,000 in any one period of insurance</p> <p>Further Investigation Costs - £10,000 in any one period of insurance</p> <p>Glass - £25,000 in any one period of insurance</p> <p>Landscaping Costs - £25,000 in any one period of insurance</p> <p>Loss of Metered Utilities - £25,000 in any one period of insurance</p> <p>Outlying Units - £5,000 any one occurrence</p> <p>Protection Equipment Expenses - Property Damage sum insured</p> <p>Reinstatement to Match (Computer Equipment) - £25,000 in any one period of insurance</p> <p>Seasonal Stock Increase – 25% during the following periods:</p> <ul style="list-style-type: none"> • June, July, August, November, December and the first 15 days of January and 30 days up to and including Easter Day and 7 days thereafter • During any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 90 days in any one period of insurance <p>Tentage and Moveable Property in the Open - The sum insured stated in the schedule in respect of tentage and £2,500 in respect of other moveable property in the open</p> <p>Theft of Fixed Fabric of the Building - £25,000 in any one period of insurance</p> <p>Theft of Keys - £25,000 in any one period of insurance</p> <p>Trace and Access - £25,000 in any one period of insurance</p> <p>Unauthorised Use of Electricity Gas or Water - £25,000 any one occurrence.</p> <p>Optional Cover Subsidence, Ground Heave and Landslip</p>	<ul style="list-style-type: none"> • Fire Extinguishing Appliances Condition • Stillage Condition • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Jewellery, precious metals, precious stones or furs except where specifically mentioned in the schedule • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • Property and structures in course of demolition, construction or erection • Moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees other than as provided for under Section Extension Tentage and Moveable Property in the Open • Theft or attempted theft or malicious damage to property in a garden, yard, open space or any open fronted or open sided building other than as provided for under Section Extension Tentage and Moveable Property in the Open • Property insured at any Vacant or Unoccupied Buildings for a period exceeding 30 days unless agreed by us • Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level • Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees. This Exclusion shall not apply in respect of the period during which you or any director, member, partner or employee of yours is on the premises for the purposes of the business • Changes in the water table level (i.e. the level below which the ground is saturated with water) • Subsidence, ground heave or landslip (unless specifically extended) • Collapse or cracking of buildings • Vehicles required to be licensed for road use (including accessories thereon) • Acts of Terrorism • The excess <p>Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 2: Business Interruption (optional)

Cover can be provided for Insurable Gross Profit, Gross Revenue, Gross Rent Receivable, Additional Increase in Cost of Working or Increase in Cost of Working

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage and including:</p> <p>Automatic 133.3% uplift to Estimated Insurable Gross Profit/ Estimated Gross Revenue</p> <p>Book Debts - £100,000</p> <p>Compulsory Closure - £25,000 in any one period of insurance</p> <p>Deeds & Documents - £50,000</p> <p>Denial of Access - £250,000</p> <p>Exhibition Sites - £100,000 anywhere in Europe</p> <p>Failure of Public Utilities - £100,000</p> <p>Key Employees - £50,000</p> <p>National Lottery - £25,000</p> <p>Property in Transit - £50,000</p> <p>Research and Development Costs - £25,000</p> <p>Unspecified Contract Sites - £50,000</p> <p>Unspecified Customers - £50,000</p> <p>Unspecified Storage Sites - £50,000</p> <p>Unspecified Suppliers - £50,000</p> <p>The above Extension limits are in respect of any one occurrence, unless an alternative is stated to apply.</p>	<ul style="list-style-type: none"> • Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • Property and structures in course of demolition, construction or erection • Property insured at any vacant or unoccupied buildings unless agreed by us • Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level • Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees • Changes in the water table level (i.e. the level below which the ground is saturated with water) • Subsidence, ground heave or landslip (unless specifically extended) • Collapse or cracking of buildings • Vehicles required to be licensed for road use (including accessories thereon) • Acts of Terrorism • Any interruption of or interference with the business in the absence of insured damage (other than Compulsory Closure, Key Employees and/or National Lottery) <p>Please see the Property Damage Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 3: Money & Assault (optional)

Provides cover for loss of business money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Standard Limits:</p> <p>Loss of Non-Negotiable Money - £500,000</p> <p>Loss of Negotiable Money - Limits stated in the schedule</p> <p>Credit Cards - £500 any one period of insurance</p> <p>Safes – £2,500 in any one period of insurance</p>	<ul style="list-style-type: none"> • Accompaniment Condition • Clerical or accounting errors or shortages due to error or omission • Loss from any unattended vehicle • Any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within ten working days • Loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by us • Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no Money • The excess

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Personal Assault Extension - the benefits are:</p> <ul style="list-style-type: none"> • Death £25,000 • Loss of Limb £25,000 • Loss of Sight £25,000 • Permanent Total Disablement £25,000 • Temporary Total Disablement £100 per week (up to 104 weeks) • Temporary Partial Disablement £25 per week (up to 104 weeks) <p>Counselling Costs - £1,000 any one insured person; £5,000 in total for all insured persons</p> <p>Medical Expenses - £250 any one insured person</p> <p>Personal Effects - £250 any one insured person</p>	<ul style="list-style-type: none"> • Illness or disease not resulting from Injury or suffering from injury due to any gradually operating cause • Intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life) • The influence of intoxicating liquor or drugs • Personal assault benefits to any person aged under 16 or over 75 years <p>Please see the Money & Assault Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 4: Theft by Employees (optional)

Provides cover for the theft of your money or property belonging to you by any of your employee's arising from fraud or dishonesty.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Auditors Fees - Reasonable professional audit fees to substantiate the amount of loss.</p> <p>Reinstatement of Electronic Data Cover - Reasonable costs of rewriting or amending computer software programs or security codes in order to prevent a recurrence of theft arising from use of computer hardware</p>	<ul style="list-style-type: none"> • Unexplained shortages • Loss of interest or consequential loss of any kind • Loss caused by employees prior to inception of cover • Minimum Standards of Control Condition • Losses arising from unidentified employees • The excess <p>Please see the Theft by Employees Section, General Exclusions, General Conditions and Claims Conditions.</p>

Section 5: Employers' Liability (optional)

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Corporate Manslaughter - £1,000,000 any one period of insurance</p> <p>Court Attendance Compensation - £500 per day for you, any director or partner; £250 per day for employees</p> <p>Cross Liabilities</p> <p>Health & Safety at Work Act 1974</p> <p>Indemnity to Other Persons</p> <p>Unsatisfied Court Judgements</p>	<ul style="list-style-type: none"> • Injury to any employee where motor insurance is required by any road traffic legislation • Working on any offshore installation or whilst in transit to or from any offshore installation • Cover for acts caused by Terrorism is limited to £5,000,000 • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication • Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Hazardous locations <p>Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 6: Public Liability (optional)

Provides protection against your legal liability for injury to third parties and damage to property including nuisance, trespass, obstruction or interference up to the Limit of Indemnity stated in the schedule plus any costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Cloakrooms - £1,000 any one occurrence</p> <p>Contingent Motor Liability</p> <p>Contractual Liability</p> <p>Corporate Manslaughter - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Court Attendance Compensation - £500 per day for you, any director or partner; £250 per day for employees</p> <p>Health & Safety at Work Act 1974</p> <p>General Data Protection Regulations - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Defective Premises Act 1972</p> <p>Environmental Clean Up Costs - up to £100,000 for any one occurrence and in the aggregate for any one period of insurance</p> <p>Hunting, Shooting, Arena Displays and Equestrian Activities</p> <p>Indemnity to Other Persons</p> <p>Legionella - £100,000 for any one occurrence and in the aggregate for any one period of insurance</p> <p>Libel and Slander - £100,000 in any one period of insurance</p> <p>Overseas Personal Liability</p>	<ul style="list-style-type: none"> • Bodily injury to any employee • A contract unless legal liability would have attached in the absence of such contract • Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work • Damage to property which you or any of your employees are or have been working on • Cover in respect of Communicable Disease is limited to £1,000,000 in any one period of insurance • Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages • The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged • Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Liability in respect of: <ul style="list-style-type: none"> - authorised or unauthorised transmission of electronic data - the content of any website, your email, intranet or extranet - erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality - failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date • any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Hazardous locations • The excess <p>Please see the Public Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 7: Products Liability (optional)

Provides protection against your legal liability following Injury or damage caused by your products up to the Limit of Indemnity stated in the schedule plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Consumer Protection & Food Safety Acts</p> <p>Corporate Manslaughter - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Court Attendance Compensation - £500 per day for you, any director or partner; £250 per day for employees</p> <p>Cross Liabilities</p> <p>Health & Safety at Work Act 1974</p>	<ul style="list-style-type: none"> • Loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work • Loss or destruction of or damage to property which you are working on • Cover in respect of Communicable Disease is limited to £1,000,000 in any one period of insurance • Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages • Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Damages where action is brought in a court of law outside a member state of the European Union • Liability in respect of: <ul style="list-style-type: none"> - authorised or unauthorised transmission of electronic data - the content of any website, your email, intranet or extranet - erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality - failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date • Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended) • Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries • Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle • The excess <p>Please see the Products Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 8: Commercial Legal Expenses (optional)

Provides cover up to £100,000 for your legal costs and expenses for all claims resulting from one or more event arising at the same time or from the same originating cause.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Employment Disputes and Compensation Awards Costs incurred in defending an employment dispute, court or tribunal proceedings from a past, present or prospective employee.</p> <p>Legal Defence</p> <ul style="list-style-type: none"> Defending an insured person's legal rights prior to legal proceedings when dealing with the police or relevant Health and Safety authority where it is alleged that an insured person has or may have committed a criminal offence in connection with your business activities Defending non-motor criminal prosecutions arising from your business activities Defending civil actions taken against an insured person for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or a data processor Defending a civil action taken against you for wrongful arrest in respect of an accusation of theft The attendance expenses of your employees for jury service Defending a disciplinary hearing against the insured person by the relevant authority. Appealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business <p>Statutory Licence Appeal Appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend, alter, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration.</p> <p>Contract Disputes Negotiating your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase, hire, sale or provision of goods or of services.</p> <p>Debt Recovery Negotiating your legal rights, including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.</p> <p>Property Protection Pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.</p> <p>Personal Injury At your request, pursuing your employees' and their family members' legal rights following their death or bodily injury.</p>	<ul style="list-style-type: none"> Personal injury and loss/damage to property In respect of compensation awards, our advice must be sought and followed The total of the compensation awards payable under Employment Disputes and Compensation Awards - Compensation Awards shall not exceed £1,000,000 in any one period of insurance Any criminal investigation or enquiry by HM Revenue & Customs Motoring prosecutions The ownership, driving or use of a motor vehicle The loss, alteration, corruption or distortion of, or damage to stored personal data, or A reduction in the functionality, availability, or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism Appeals against the imposition or terms of any Statutory Notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration The original application or renewal application of a statutory licence, mandatory registration or British Standard Certificate of Registration The ownership, driving or use of a motor vehicle The amount in dispute must exceed £500 (incl VAT) £500 excess applies if the amount in dispute exceeds £5000 (incl VAT) The debts must exceed £500 (incl VAT) Disputes arising within the first 90 days of the policy if the agreement was entered into before the start of the policy Contracts entered into Goods in transit, lent or hired out by you Goods not at your premises, unless you are using them Damage to, or caused by, motor vehicles Enforcement of a covenant by or against the business Illness or bodily injury that happens gradually Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury Clinical negligence

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Tax Protection Tax enquiries, Employee compliance disputes & VAT disputes.</p> <p>Tenancy Disputes Legal proceedings for civil action relating to a tenancy dispute between you and your landlord arising from premises leased or rented to you.</p> <p>The Legal Expenses Section is underwritten by DAS Legal Expenses Insurance Company Limited.</p>	<ul style="list-style-type: none"> • Tax avoidance scheme • Failure to register for VAT or PAYE • Import or excise duties and import VAT <ul style="list-style-type: none"> • any dispute arising from or relating to rent, service charges or renewal of the tenancy agreement. <p>Please see the Commercial Legal Expenses Section, General Exclusions, General Conditions and Claims Conditions.</p>

Section 9: Personal Accident (optional)

Provides compensation to you for an insured person aged between 16 to 75 should they sustain accidental bodily injury that results in an insured event.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Capital Sum Benefits - As stated in the schedule</p> <p>Weekly Benefits - As stated in the schedule</p> <p>Deferment Period - 2 weeks</p> <p>Insured Event:</p> <ul style="list-style-type: none"> • Death • Loss of Limb • Loss of Sight, Hearing or Speech • Permanent Total Disablement • Temporary Total Disablement <p>Disappearance - if the insured person has been missing for more than 180 consecutive days.</p> <p>Medical Expenses Cover - following injury up to 5 % of the Capital Benefit covered; 15 % of the Weekly Benefit covered</p>	<ul style="list-style-type: none"> • Claims Evidence Condition • Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment • Any communicable disease • Insanity, intentional self-injury, suicide, attempted suicide • Participation in any criminal act or civil commotion • Flying or other aerial activities (other than as a passenger of a recognised airline) • Pregnancy or childbirth • Deliberate exposure to danger (except in an attempt to save human life) • Practising or taking part in: <ul style="list-style-type: none"> - any kind of racing (other than foot races) - mountaineering or rock climbing - abseiling, bungee jumping, potholing or similar underground activities - underwater activities involving the use of breathing apparatus - engaging in winter sports other than curling or skating - speed or time trials - engaging in any sport undertaken on a professional or semi-professional basis - any operational duties as a member of the armed forces • The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner) • Any treatment for drug addiction • Any Weekly Benefit during the Deferment Period • Any benefit to any person aged under 16 or over 75 years <p>Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Section 10: Encroachments

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Fire cover for damage to buildings and contents owned by the Ministry of Defence and occupied or used by you and other Ministry of Defence property by damage from fire spreading from premises occupied by you</p>	<ul style="list-style-type: none">• fire (whether resulting from explosion or otherwise) occasioned by or happening through;<ul style="list-style-type: none">(a) its own spontaneous fermentation or heating(b) earthquake or subterranean fire• water, air, runways, railway lines, dams, reservoirs, storage lakes, canals, rigs, wells, tunnels, docks, piers, jetties, excavations, wharfs, mines, and off-shore property• animals and growing crops• jewellery, precious stones, bullion, furs, fine art, curiosities, relics• vehicles required to be licensed for road use (including accessories thereon), caravans, trailers, railway locomotives or rolling stock, watercraft, aircraft or spacecraft (including but not limited to satellites)• property or structures in course of demolition, construction or erection and materials, equipment or supplies in connection therewith• explosives and contraband• the excess

Section 11: Direct Debit Indemnity

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers amounts you become legally liable to pay arising as a service user under the terms of your standard Indemnity agreement with the UK Payment Administration Limited, including your legal costs and expenses incurred with our prior written consent in consequence of such legal liability</p>	<ul style="list-style-type: none">• interest, administration charges or other costs or charges• subject to an unresolved repayment claim

Significant features, benefits, exclusions or limitations of the policy

Section 12: Charity Trustee Liability

Provides protection against legal defence costs and damages awarded against one of your directors, trustees or officers arising from a wrongful act by them in the course of their duties as a director, trustee or officer, up to the limit of indemnity selected.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Emergency Costs and Expenses - 10% of the limit of indemnity in the schedule</p> <p>Extending Reporting Period</p> <p>Legal Representation - £100,000 in the aggregate during the period of insurance</p> <p>Outside Organisations</p> <p>Pollution or Contamination Defence Costs - £100,000 forming part of the limit indemnity stated in the schedule in any one period of insurance</p> <p>Retired Insured Persons</p>	<ul style="list-style-type: none"> • any loss or claim involving: <ul style="list-style-type: none"> - trading losses, liabilities or debts - defamation, - libel or slander resulting from errors or omissions in printing - an Insured person acting as external or statutory auditor, liquidator, receiver, administrator or administrative receiver • any loss or claim involving: <ul style="list-style-type: none"> - a gain in profit or advantage with no legal entitlement - dishonest, fraudulent or malicious act or omission • breach of professional services • Losses in connection with persons or entities holding beneficially or more than 20% of share of capital • losses attributable to actual or intended listing of capital on the stock exchange • any claim arising from sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation • medical malpractice • liability from any joint venture, consortium or profit sharing scheme • loss from failure to maintain insurance or finance • liability in respect of: <ul style="list-style-type: none"> - authorised or unauthorised transmission of electronic data - the content of any website, your email, intranet or extranet - erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality - failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date • liability arising out of acting in the capacity of trustee, fiduciary or administrator of any employer-sponsored pension or superannuation scheme or superannuation programme • statements known to be libellous or slanderous at the time they were made • contractual liability unless such liability would have existed in the absence of such contract • taxes, fines, penalties or liquidated, punitive or exemplary damages, aggravated or multiplied damages or claims deemed uninsurable by law • the excess <p>Please see the Charity Trustee Liability Section, General Exclusions, General Conditions and Claims Conditions</p>

Important Information

How to make a Claim

Covéa Insurance Commercial Careline is a service operated 24 hours a day, 365 days a year.

You can notify us of a claim by:

Telephone: **0330 024 2397**

Calls may be recorded for training and evidential purposes.

Email: ccl@coveainsurance.co.uk

Post: Covéa Insurance Commercial Careline, Norman Place, Reading RG1 8DA

If you wish to make a claim under the Commercial Legal Expenses Section please call **0330 024 2364**.

If you wish to make a claim under the Cyber Section please call **0330 024 2398**.

Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

How to make a Complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy or claim number.

Customer Relations
Covéa Insurance
Norman Place
Reading
Berkshire RG1 8DA

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: www.coveainsurance.co.uk

Email: customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

Commercial Legal Expenses Section

If you have a complaint regarding the Commercial Legal Expenses Section, you or your broker should contact:

The Customer Relations Department
DAS Legal Expenses Insurance Company Ltd
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Telephone: **0344 893 9013**

Email: customerrelations@das.co.uk

Online form: www.das.co.uk/about-das/complaints

Further details of our internal complaint-handling procedures are available on request.

Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: **0800 023 4567**

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Covéa Insurance and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/an insured person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU.

Telephone: **020 7741 4100**

Website: www.fscs.org.uk

Email: enquiries@fscs.org.uk

Important Information

continued

Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. Registered in England and Wales No. 613259.

Registered office:

Norman Place
Reading
Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277.

Commercial Legal Expenses Section

This Section is underwritten by DAS Legal Expenses Insurance Company Limited who are registered in England and Wales, No. 103274. Website: www.das.co.uk

Head and Registered Office:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202106.

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: www.fca.org.uk/register.

This insurance is arranged by Insignia Insurance Services which is a trading name of Trinity Insurance Services Ltd, Registered in England & Wales under company number 03904541.

Registered office:

Appledram Barns
Birdham Road
Chichester,
West Sussex, PO20 7EQ

Trinity Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website www.fca.org.uk/register.



0330 024 2266
All calls may be recorded for training
and evidential purposes



www.coveainsurance.co.uk



Covéa Insurance
Norman Place
Reading
RG1 8DA

Covea Insurance plc
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