



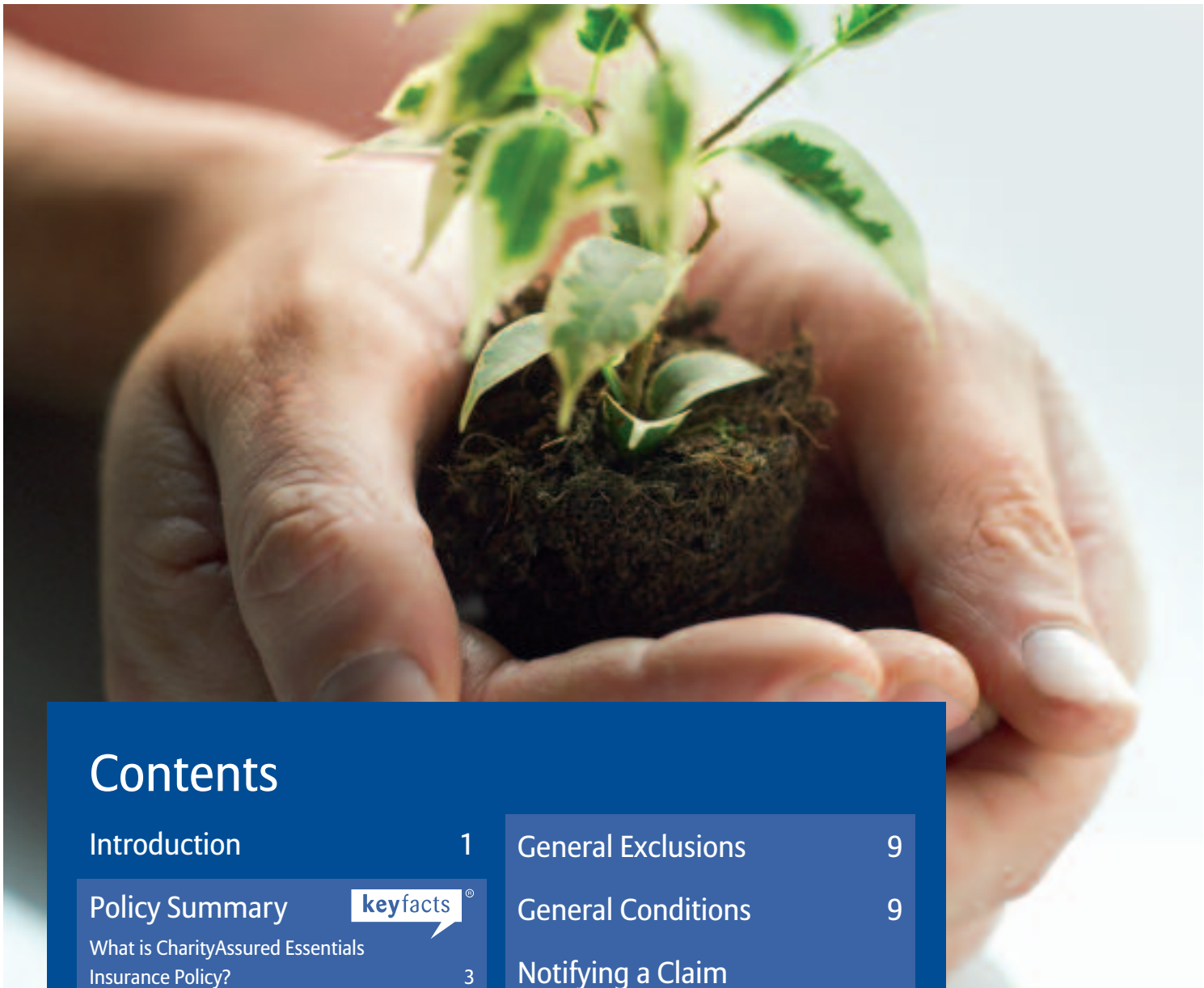
CharityAssured Essentials

Policy Details (including a Policy Summary)

Allianz Insurance plc | Commercial

AON

Allianz 



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Introduction

Underwritten by

Allianz 

Your Insurer

Allianz is one of the largest Insurers in the UK. Our long and consistent track record gives you the peace of mind that you can trust us to be there when you need us.

Our professional, efficient and friendly people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

Allianz is authorised and regulated by the Financial Services Authority, registration number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

AON

Your Insurance Adviser

Aon Limited (Aon) is a world leader in risk management and insurance broking with a business approach to be specialists rather than generalists and by focusing on adding value and strive to be the best in their chosen market segments.

Aon's core value is client focus. By recognising that each client has individual business needs, Aon have developed expertise across a complete range of business processes, products and industries.

Aon launched the Aon Charity Assured scheme in 2000. The scheme comprises of over 8,000 charity clients. With a dedicated team of professionals, they pride themselves on delivering effective insurance solutions for organisations with the charitable and voluntary sector.

Aon Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

Aon Limited
8 Devonshire Square
London EC2M 4PL

Registered in London No. 210725
A member of the British Insurance Brokers Association

Introduction (continued)

CharityAssured Essentials Policy Details

Mandatory Covers:

- **Public and Products Liability** – covers your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you, your employees, committee members, trustees or voluntary workers or caused by products sold or supplied by you
- **Personal Accident** – provides compensation for accidental injury to employees, committee members, trustees and voluntary workers
- **Money** – covers loss of money and provides compensation for an accident sustained by employees, committee members, trustees and voluntary workers as a direct result of theft or attempted theft
- **Employers Liability** – covers your legal liability to employees, committee members, trustees and voluntary workers if they are injured whilst working for you
- **Legal Expenses** – provides legal advice and protection for legal costs relating to:
 - Property
 - Prosecution Defence
 - Personal Injury

Optional Cover:

- **Contents** – provides cover for loss or damage to your contents

Policy Summary



This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, copies of which are available on request.

What is the CharityAssured Essentials Insurance Policy?

The CharityAssured Essentials Policy is specifically designed to cover the insurance needs of a Charitable or Voluntary Organisation. It is underwritten by Allianz Insurance.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc
57 Ladymead
Guildford, Surrey
GU1 1DB

Alternatively phone: 01483 552438

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

Using our complaints procedure or referral to the Financial Services Ombudsman does not affect your legal rights.

Would I receive compensation if Allianz were unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Mandatory Covers

Public and Products Liability – Policy Section (1A) (a)

Significant Features and Benefits

Covers your legal liability in connection with your organisation for:

- accidental injury to members of the public or accidental damage to property not owned by you up to £5 million any one claim
- accidental injury or accidental damage caused by products supplied up to £5 million any one period of insurance

Indemnity to Other Parties – indemnifies:

- officers, committee members, or other members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- any partner, director, trustee or employee
- officers, committee members or other members of your organisation against liability to any other officer, committee member or other member
- any Principal for whom you are carrying out work under any contract

Joint Insured Cross Liabilities – if more than one party is named as the insured the policy will cover them separately subject to the overall policy limit

Overseas Personal Liability – covers temporary visits to any other country made in connection with the business

Motor Contingent Liability – covers you against liability for vehicles not owned or provided by you in connection with the business

Health and Safety at Work Legal Defence Costs – provides legal and other costs incurred in defending prosecutions

Data Protection Act – provides protection up to a limit of £250,000 in respect of breaches under the Data Protection Act which may cause damage or distress to third parties. You are responsible for the cost of erasure of any data and 10% or the first £250 (whichever is the greater) of each claim

Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Consumer Protection and Food Safety Acts Legal Defence Costs – covers cost of defence of criminal proceedings

Court Attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Significant Exclusions or Limitations

- injury to any employee
- loss of or damage to property belonging to you or in your charge or control other than:
 - personal effects or vehicles of any employee, committee member, trustee, voluntary worker or visitor
 - premises and contents temporarily in your charge for the purpose of carrying out work
 - premises leased rented or hired by you, excluding liability under any tenancy agreement
- liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or replacing goods or property or replacing, repairing or reinstating defective work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law or any water craft or aircraft
- products liability arising from:
 - any liability which attaches to you solely under the terms of an agreement
 - any product installed or incorporated in aircraft or spacecraft
- any liability in respect of pollution or contamination:
 - in the USA or Canada
 - elsewhere unless due to a sudden, identifiable, unintended and unexpected incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- work on an offshore installation or travelling to or from
- liability arising from advice or design provided for a fee
- any excess shown in the policy schedule

Personal Accident – Policy Section (1A) (b)

Significant Features and Benefits

Covers committee members, trustees, officers, employees or voluntary workers between the ages of 16 and 75 years against accidental bodily injury. The compensation payable is as follows:

- death and permanent total disablement £10,000. The compensation payable for permanent total disablement will be in accordance with the scale shown in the policy
- temporary total disablement £100 per week (up to 104 weeks)
- temporary partial disablement £50 per week (up to 26 weeks)

Compensation applicable to persons between the ages of 12 and 15 and over 75 years is as shown in the policy schedule

The cost of cleaning, repairing or replacing lost or damaged clothing or personal effects up to £100

Medical expenses incurred in connection with any disablement for which compensation is payable for up to 15% of the total compensation payable

Significant Exclusions or Limitations

- whilst engaging in motor cycling, hunting, winter sports, mountaineering or rock climbing, combat sports, riding or driving in any race or aviation
- whilst engaged in any occupation outside of your organisation
- suicide, intentional self-injury, or insanity or the influence of alcohol or drugs
- pregnancy or childbirth
- HIV or sexually transmitted diseases

Money – Policy Section (1A) (c)

Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £100,000

Cash and other negotiable money:

- in transit or in your premises during business hours or in a bank night safe – £2,500
- in a locked safe at your premises out of business hours – £1,000
- out of a safe at your premises out of business hours – £250
- in private dwellings of committee members or employees – £350
- pension monies collected by employees – £250

Personal Accident Assault extension – benefits as follows if any committee member, trustee, employee or voluntary worker is attacked while entrusted with money:

- death, loss of limb, loss of sight and permanent total disablement £15,000
- temporary total disablement £100 per week (up to 104 weeks)
- temporary partial disablement £25 per week (up to 104 weeks)
- cost of cleaning, repairing or replacing damaged clothing or personal effects £250

Loss or damage to any safe at the premises, or any bag or other container used to carry money

Significant Exclusions or Limitations

- loss arising from the dishonesty of any committee member, officer, partner, director, trustee, employee or voluntary worker not discovered within 30 working days of the occurrence
- losses from unattended vehicles
- shortage due to error or omission
- losses from or damage to any machine which uses coins, notes or tokens
- loss from locked safe at your premises out of business hours unless the key or keys of the safe are removed from the premises

Employers Liability – Policy Section (1A) (d)

Significant Features and Benefits

Covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

Indemnity to Other Parties – indemnifies:

- officers, committee members, or other members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- any partner, director, trustee or employee
- any Principal for whom you are carrying out work under any contract

Health and Safety at Work Legal Defence Costs – provides legal and other costs incurred in defending prosecutions

Unsatisfied Court Judgements – provides for payment of compensation to an employee where a court judgement remains unsatisfied six months after the judgement

Court Attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Liability which attaches to you solely under the terms of an agreement

Significant Exclusions or Limitations

- work on an offshore installation or travelling to or from
- injury to any employee where motor insurance is required by law to be in force

Legal Expenses – Policy Section (1A) (e)

Significant Features and Benefits

Provides legal advice and protection from the costs and expenses of legal actions up to £25,000 which may arise including the following. You are responsible for 10% of all unrecovered costs

- Legal advice – access to Lawphone which provides advice on your organisation's legal matters
- Property – covers the costs of taking legal action relating to damage to your premises caused by another person or organisation
- Prosecution defence – covers costs of defending your legal rights after an event arising out of your business activities which results in criminal proceedings
- Personal injury – covers costs of taking legal action against another person who causes your death or bodily injury

Significant Exclusions or Limitations

Property cover exclusions

- claims relating to mining or subsidence

Prosecution Defence cover exclusions

- claims you have failed to register with the Data Protection Registrar
- any pollution incident

Personal Injury cover exclusions

- disputes between you and any employee(s)

Exclusions applicable to all covers

- any injury, damage, prosecution or appeal relating to owning or using a motor vehicle
- any fines or penalties
- disputes relating to share rights
- anything relating to franchise or distribution agreements
- costs we have not agreed in writing
- costs paid directly to the legal representative or anyone else without our permission
- VAT which can be recovered from elsewhere
- disputes or claims arising from anything you did deliberately or recklessly
- disputes between you and us
- costs covered by any other insurance policy
- any claim whilst:
 - you are insolvent or have committed an act of insolvency
 - you have made an arrangement with the people you owe money to
 - you have entered into a deed or arrangement
 - you are in liquidation
 - your affairs are in the control of a receiver or a liquidator or there is an administration order over your affairs

Optional Covers

Contents – Policy Section (2) (a)

Significant Features and Benefits

Covers loss or damage to contents, furniture, fixtures and fittings, computers and other property belonging to you or for which you are responsible for the sum insured specified by you

Services – includes telephone, gas, water and electric instruments, meters, piping, cabling for which you are responsible

Professional Fees – covers the cost of architects, surveyors, legal and consulting engineers fees

Debris Removal Costs – the cost of removing debris of the insured property damaged

Temporary removal of contents to a limit of 10% of the sum insured and £2,000 any one article

Temporary removal of documents and other business records to a limit of 10% of the sum insured

Damage following Theft – covers damage following theft or attempted theft including the cost of any temporary measures to keep the premises secure

Locks and Keys – the cost of replacement locks following theft of keys up to £1,000 subject to a £15 excess

Metered Water – covers additional metered water charges incurred up to £1,000

Trace and Access – covers the cost of locating source of escape of water or fuel oil from any tank, apparatus or pipe and subsequent making good the damage up to a limit of 10% of the sum insured

Deterioration of stock in freezers/chilled units up to £500 any one freezer/chiller subject to a £15 excess

Significant Exclusions or Limitations

- explosion due to bursting of non domestic steam boilers, or other steam apparatus
- malicious damage, freezing or escape of water in any unoccupied building
- theft or theft damage not involving forcible and violent entry to or exit from the premises, or from open sided or temporary buildings or involving any partner, director, or employee
- theft, storm, tempest or flood to movable property in the open
- storm, tempest or flood excludes damage by frost, subsidence, ground heave or landslip and also damage to fences and gates
- acts of fraud or dishonesty by any partner, director, or employee
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation, marring or scratching
- electrical or mechanical breakdown, failure or derangement
- faulty or defective design workmanship or materials
- changes in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish
- due to pollution or contamination
- property in transit
- subsidence, ground heave or landslip or normal settlement or bedding down of new structures
- deterioration of freezer contents excludes:
 - drought, deliberate act of the supply undertaking
 - wilful neglect by you
 - faulty packing or stowage, inherent defect or any form of normal trade loss
 - freezers over 10 years old unless a maintenance contract is in force
- the first £250 of each theft claim in respect of computers and the first £50 of each claim for other property

Unoccupied Buildings Condition

Unoccupied buildings are not insured unless they are notified to us and specific precautions are taken to inspect and protect the property as specified in the policy.

Theft Cover Condition

You must ensure that the premises are kept secure and in a good state of repair. Whenever the premises are closed for business all keys including duplicate keys must be removed from the premises.

General Exclusions *(Policy page 2)*

- War and similar risks
 - Radioactive contamination
 - Changes in water table level
 - Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking or malicious persons.
 - Failure of computers or other equipment to correctly recognise any date.
- Terrorism except for:
 - Employers Liability where cover is limited to £5M
 - Public and Products Liability where a limit of £5M will apply unless a lower Limit of Indemnity is shown in the policy schedule
 - Personal Accident cover will only exclude Terrorism due to nuclear, chemical or biological contamination.

General Conditions *(Policy pages 2 – 3)*

Certain important policy conditions apply to your policy. If you fail to comply with these conditions your policy may not operate or not operate fully. Full details are contained in the policy documents and schedule, copies of which are available on request.

Policy Voidable – Duty of Disclosure

You have a duty under the policy to disclose all material facts. Material facts are those facts which are likely to influence us in the acceptance or assessment of your insurance and it is essential that you disclose them. This duty of disclosure applies at inception of the policy, during the period of insurance and at renewal. If you are in any doubt whether a fact is material, you should disclose it to us, since failure to do so could invalidate your policy, or result in a claim being repudiated. You should also consult your insurance adviser, for guidance about your duty of disclosure.

Change in Circumstances

Your policy has been based on information you have provided. You must notify us as soon as possible of any change which may affect this insurance. In particular you should notify us:

- of any alteration in the ownership of your business or the nature of your business activities or working practices, or the goods manufactured stored or supplied or if you propose to work outside the UK
- of any alteration in the level of security protections at your premises or the failure of your intruder alarm or a reduction in level of Police response to your intruder alarm
- if any part of your premises become unoccupied

- if you propose to let or sub-let any part of the premises
- of any convictions, pending prosecutions or a police caution (other than for motoring offences)
- if your business is to be wound up or discontinued or carried on by a liquidator, receiver or administrator
- of any prosecutions under Health & Safety, Welfare or Environmental Protection legislation.

We will then advise you if policy cover will still be applicable or of any change to the terms or conditions applying to your policy.

If you fail to notify us of any changes, your policy may not operate or not operate fully. If you are in any doubt about whether any change should be advised to us, please consult your insurance adviser or Allianz.

Adequacy of Sums Insured – Underinsurance

You must at all times keep the Sums Insured at a level which represents the full replacement value of the property insured or the earnings of the business. If you fail to do so your policy may not operate fully.

Should you have any doubt about your sums insured, please consult your insurance adviser.

Specific Exclusions and Conditions

In addition to the policy standard terms and conditions, which apply to each section and to the policy as a whole, your individual policy may be subject to specific exclusions, terms, limits or conditions. These will be detailed within the policy wording and in the policy schedule.

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance adviser (or alternatively you can contact us at our claims handling office):
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Allianz Claims Handling Office

For all claims, other than Legal expenses, please contact:

Woking

PO Box 952

Woking GU21 6XQ

Tel: 0845 071 9191

Lines are open Monday to Friday.

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection

Redwood House

Brotherswood Court

Great Park Road

Bradley Stoke

Bristol BS32 4QW

Tel: 0870 241 4140

Lines are open Monday to Friday.

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**

Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.

- **Retention of Certificates**

You must retain copies of Certificates that have expired for at least 40 years. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused. This requirement applies to policies that were in force on 31st December 1998 or later.

Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health & Safety.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by us and that this fact is made known to the Insured Persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses - Policy Section (1A) (e)) can be extended to provide Terrorism cover for an additional charge. For further information contact your insurance adviser.

Policy Limits

Higher limits may be available on request. Please ask your insurance adviser for details.

Survey and Risk Improvement Condition

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within timescales specified by us. We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

Intruder Alarm

If your premises are protected by an Intruder Alarm Installation certain important conditions relating to the operation of such a system will apply.

Please Read the Policy

Please read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser or the Allianz office that issued your policy. If you fail to notify us your policy may not operate or not operate fully.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638

Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.

Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.

This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234