

Village Halls Plus Insurance Scheme

Summary of insurance cover



This leaflet provides a basic summary of the cover provided by Zurich Insurance Company Village Hall Plus Insurance Scheme policies. For full details of the cover, please refer to the policy documents.

NOTE: As the covers described below are optional, please check which covers you have taken up.

The period of insurance is 12 months from inception, and annually thereafter (other than mid term additions to cover, which will follow the main renewal date).

Your Policy Number is:

VVH-122032-1533 via Community Consultations Ltd

VVH-122027-8283 via Community First Ltd

VVH-122002-5843 via Suffolk ACRE Ltd

Buildings & Contents Insurance

Cover

Provides an indemnity up to the sum insured for the following Insured Perils – Fire, lightning, explosion, aircraft, earthquake, subterranean fire, riot and civil commotion, malicious damage, storm or flood, escape of water or beer, impact, breakage or collapse of radio or television aerials, leakage of oil, falling trees or branches, accidental damage to fixed glass & sanitaryware, subsidence, ground heave, landslide, theft, accidental damage.

Excess

- The first £100 of each & every loss caused by theft or accidental damage.
- The first £250 of each & every loss caused by malicious damage, storm or flood, escape of water, falling trees or branches.
- The first £1,000 of each & every loss caused by subsidence, ground heave or landslide.

Loss of Revenue

Cover

In the event of an insured peril (as above) being operative, resulting in the Village Hall being out of use before and during rebuilding or repair, we will pay for loss of revenue incurred during the period of interruption up to the sum insured.

All Risks

Cover

Is for items that may be taken out of the premises such as trophies, and/or for items permanently out in the open, such as play equipment. It is a comprehensive cover, meaning all risks are insured unless specifically excluded.

Excess

The first £100 of each and every claim.

Notes applicable to Building & Contents, Loss of Revenue and All Risks:

- Terrorism cover is excluded, but can be quoted for separately.
- Average applies, so be sure that the sum insured is adequate, otherwise some reduction in a claim payment may result.

Public Liability

Cover

Protects the committee and those such as volunteers and staff working on behalf of the committee against claims for compensation by the public (including volunteers themselves) arising from legal liability for loss or damage to property and/or injury or death to members of the public. The Limit of Indemnity each incident is £6,000,000 (Terrorism £5,000,000).

Significant features and benefits

1. Indemnifies volunteers working on your behalf.
2. Activities away from the premises will be insured (though Special Events need to be notified where more than 500 people attend and/or there are any hazardous activities).
3. Financial Loss included.
4. Motor Contingent Liability included.
5. Includes Products Liability (aggregate limit).

Employers Liability

(compulsory insurance where you have employees)

Cover

Limit of Indemnity £10,000,000 any one incident (Terrorism £5,000,000).

Here the legal liability specifically relates to compensation claims arising from injury to or death of employees, the Policy protecting (indemnifying) the committee against such claims.

Hirer's Liability

Cover

Cover is as described under the Public Liability heading above, but for hirers rather than the village hall committee.

It is aimed at particularly ad hoc groups and individuals who would otherwise find it difficult to access insurance and at a reasonable price. Established groups will be expected to have their own insurance, especially since cover only applies for activities within the premises (buildings).

Limit of indemnity £2,000,000 any one incident.

Significant or unusual exclusions or limitations

1. Products Liability
2. Political or Business Use (including professional entertainers)
3. Excess – the first £100 of each & every claim for damage to the premises or contents caused other than by fire or explosion
4. The property damage limit is £1,000,000 where liability arises solely by reason of the hiring agreement.

Money

Cover

The Policy covers loss of Money with the following limits:

- (a) Money in the private residence of any of the village hall's committee members or employees: **£250**
- (b) Money in transit in the custody of the village hall's committee members or employees, or in transit by registered post or in a bank night safe: **£1,000**
- (c) In the premises:
 - (i) in the custody or under the actual supervision of the the village hall's committee members or employees: **£1,000**
 - (ii) in a locked safe or strongroom: **£500**
 - (iii) in locked receptacles other than safes or strongrooms: **£200**
- (d) Crossed cheques, crossed postal orders, national savings certificates and credit card sales vouchers: **£250,000**

Excess

£50 of each & every loss.

Fidelity Guarantee

Cover

The Policy provides a limit of £25,000 in respect of fraudulent acts by Committee Members, Officers or Employees of the Hall who may either misappropriate funds or Village Hall property.

Excess

The first £50 of each and every loss.

Libel and Slander

Cover

Cover is for libel and slander committed by committee members, officers or employees of the Hall in the course of their official duties.

Limit of indemnity £250,000.

Excess

10% of each & every claim or £1,000 whichever is the lower.

Personal Accident

Cover

Benefits are payable when a committee member or employee sustain bodily injury by accident or assault whilst engaged in the activities of the organisation.

Capital sum £20,000 (for death or loss of limbs or eyes). Please see scale of compensation in Policy for full details of benefits.

Temporary total disablement from engaging in usual profession or occupation – £100 per week (up to a maximum of 104 weeks).

Significant or unusual exclusions or limitations

For persons over 75 there is no Weekly Sum available, and the Capital Sum is limited to £10,000.

Trustees Indemnity

Cover

Protection against a claim arising from maladministration (by the committee members and/or officers) is provided. This could be a contractor suing for non-payment of services, for example.

The Limit of Liability is £500,000 (aggregate limit).

Excess

The first £1,000 of each and every claim or £250 per individual committee member.

Legal Advice Helplines

This is a free service providing unlimited access to a team of solicitors and legal experts who provide advice on any commercial legal problem. Whilst the advice is given free any subsequent legal costs incurred would not be covered.

Counselling Service

Available to all employees and volunteers (including any member of their immediate family who permanently live with them) – a confidential counseling service over the telephone, including where appropriate, onward referral to relevant voluntary and/or professional services.

Claims

To notify a claim please call 0870 2418050 (Property claims).

Complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the Policyholder or Zurich Municipal on 01793 514514. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at:

complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at: **www.fscs.org.uk**

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance Company holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

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