

# Village Hall Plus Group

## Select for Charities and Social Organisations

### Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Village Hall Plus Insurance Scheme 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.

The policy provides cover for the main insurance needs of an organisation when relevant covers are purchased. This may include a combination of; Material Damage, Business Interruption, Money, Public Liability, Employers Liability, Libel and Slander, Motor, Motor including Legal Expenses and Uninsured Loss Recovery, Financial and Administration Liability, Personal Accident and Legal Expenses.

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

#### Your policy number is

VVH-272038-1063 if insured via Community Consultation.

VVH-272027-8283 if insured via Community First.

VVH-272039-2023 if insured via Community Action Suffolk.

#### Material Damage

This cover provides indemnity for Buildings, Contents and Stock against the following events:

Fire, lightning, explosion aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil and glass with the option to include cover for subsidence, theft and accidental damage.

Features and benefits	Significant exclusions or limitations
Archaeological discoveries – Limit £250,000 Avoidance of impending loss – Limit £100,000 Bequeathed property – Limit £500,000 Capital additions – Limit £5,000,000 Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,0000,000 Debris removal costs Energy performance and environmental improvements – Limit £250,000 Glass breakage Groundsmens equipment – Limit £10,000	<b>Excess: An excess applies each and every loss</b> <b>Storm or Flood</b> <ul style="list-style-type: none"> <li>• Damage caused by frost, subsidence, ground heave or landslip</li> <li>• Damage to moveable property in the open, fences and gates</li> <li>• Damage attributable solely to change in the water table level</li> </ul> <b>Unoccupied Properties</b> <ul style="list-style-type: none"> <li>• Damage caused by freezing, escape of water or malicious persons in respect of Buildings which are unoccupied</li> </ul>

Features and benefits	Significant exclusions or limitations
<p>Inadvertent omissions – Limit £2,500,000</p> <p>Landscaped gardens – limit £25,000</p> <p>Metered water – Limit £25,000</p> <p>Property in transit – Limit £25,000</p> <p>Replacement of locks – Limit £5,000</p> <p>Temporary removal – Limit £25,000</p> <p>Trace and access – Limit £25,000</p> <p>Unauthorised use of utilities – Limit £10,000</p> <p>Theft of fabric of the building – Limit £100,000</p>	<p><b>Subsidence, Ground Heave or Landslip*</b></p> <ul style="list-style-type: none"> <li>• Damage caused by: <ul style="list-style-type: none"> <li>– subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe</li> <li>– the normal settlement or bedding down of new structures</li> </ul> </li> </ul> <p><b>Theft</b></p> <ul style="list-style-type: none"> <li>• Not involving forcible or violent entry to or exit from any building*</li> <li>• Where the Insured or any Employee are involved</li> <li>• Property in the open (except Groundsmens equipment)</li> <li>• From an unattended vehicle</li> </ul> <p><b>Accidental Damage</b></p> <ul style="list-style-type: none"> <li>• Inherent Vice or Latent Defect</li> <li>• Wear and Tear</li> <li>• Defective Design or Workmanship</li> <li>• Gradually Operating Causes</li> </ul> <p><b>Terrorism*</b></p> <p>Items above marked * have an optional ‘buy-back’ upon request</p> <p><b>Losses outside of the Indemnity Period</b></p> <p><b>Material Damage Proviso</b></p> <p>An event not covered by Material Damage cover</p> <p><b>Deliberate act of service suppliers</b></p> <p>Deliberate cutting off of water, gas, electricity, fuel or telecommunications services by the suppliers</p>

## Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Features and benefits	Significant exclusions or limitations
Action of competent authorities – Limit £50,000	<b>Losses outside of the Indemnity Period</b>
Book debts – Limit £500,000	<b>Material Damage Proviso</b>
Computer data – Limit £5,000	An event not covered by Material Damage cover
Death of a patron – Limit £25,000	<b>Deliberate act of service suppliers</b>
Denial of access	Deliberate cutting off of water, gas, electricity, fuel or telecommunications services by the suppliers
Essential personnel – Limit £20,000	
Failure of public utilities	
Loss of (neighbouring) attraction(s) – Limit £100,000	
Loss of premises licence – Limit £100,000	
Lottery syndicate winners above £250,000 – Limit £10,000	
Murder, suicide rape kidnap, Notifiable disease and other health risks – Limit of £1,000,000	
Property stored elsewhere – Limit £250,000	
Property in transit – Limit £100,000	
Professional Accountants Fees	

## Money

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

Features and benefits	Significant exclusions or limitations
Replacement of safe/strongroom keys up to £5,000	<b>Excess: An excess applies each and every loss</b>
Unattended vehicles up to £100	Breakdown of machines and cash dispensers
Vending machines up to £250	Error or omission arising from receipts, payments or accounting practice
<b>Personal Accident/Assault</b>	Fraud or dishonesty of your employees not discovered within 72 hours
Death and capital benefits up to a maximum of £25,000 per person	
Temporary total disablement up to £250 per person per week	
Personal Effects: Accidental damage to the personal effects of any person up to £500	
Victim support for counselling costs up to £1,000	

## Public Liability

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 (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Features and benefits	Significant exclusions or limitations
Contingent Motor Liability	Asbestos
Corporate Manslaughter defence costs up to Limit of Indemnity in schedule	Medical Malpractice
Court Attendance	Motor
Data Protection Act	Professional liability for errors or omissions involving advice, design or specification
Defective Premises Act	Property held in trust
Indemnity to other persons	Replacing or rectifying products
Overseas Personal Liability	The use of inflatables, fireworks and bonfires where industry and HSE guidance has not been followed
Professional services (see definition under Financial and Administration Liability Section below)	Damage to that part of any property where it's the direct result of work carried out by the Insured
Pollution Environmental Damages Regulations	Vessels or craft
Legionella	Engagement in any excluded activity
Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000	Exports to USA/Canada
Third Party Working Risks	Pollution and Contamination – sudden and unforeseen only covered
Abuse cover, unless otherwise specified *subject to questionnaire	
Treatment Risks – non-professional medical treatment for non-invasive treatments only	

## Employers Liability

Covers you in respect of your legal liability to Employees for damages and claimants costs and expenses arising from accidental bodily injury including death, illness and disease and legal defence costs.

Features and benefits	Significant exclusions or limitations
Court Attendance	Motor
Corporate Manslaughter defence costs up to Limit of Indemnity in schedule	Work offshore
Indemnity to other persons	Work overseas, unless of a temporary nature
Health and 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 judgements in favour of your Employees (if six months have passed since the award)	
Work experience placements covered	

## Libel and Slander

Provides cover in respect of libels or slanders committed by employees, trustees or directors in the course of your business.

Features and benefits	Significant exclusions or limitations
Cover is provided to Employees and Directors (trustees and committee members).	<b>Excess: an excess applies each and every loss</b> Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy

## Motor

Provides cover for vehicles owned, hired or leased for loss or damage to the vehicle including spares and accessories and legal liability to third parties. Cover operates in all member countries of the European Union.

Features and benefits	Significant exclusions or limitations
New for old basis of settlement on cars less than one year old if repairs will cost more than 50% of the new price including taxes No additional young/novice driver excess Personal effects – up to £250 Medical expenses – up to £250 Theft of keys – up to £1,000 Recovery and re-delivery following a damage claim with provision of courtesy car if repair is handled within our approved repairer network Cover for trailers whether attached or not	Corporate Manslaughter defence costs included with limit of £5,000,000 any one period of insurance Limit for damage to third party property is £50,000,000 for cars and £5,000,000 for all other vehicles Loss of use of your vehicle Loss as a result of deception

## Motor Legal Expenses and Uninsured Loss Recovery

Cover for legal costs in pursuing a third party for uninsured losses or recovering damages for death or injury following a motor accident. Cover is provided by DAS Legal Expenses Insurance Company Ltd.

Features and benefits	Significant exclusions or limitations
Covers vehicle user and passengers in insured vehicle	Limit of indemnity £100,000 any one claim Legal expense incurred before a claim is accepted

## 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 £1,000,000	No excess
Corporate Liability – Standard Limit £1,000,000	No excess
Crime – Standard Limit £50,000	£1,000

## Detailed Cover outlines

### 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	
Loss of documents	
Marital estates	
Outside entity contingency	
Reputational recovery costs	
Retired and resigned directors and officers	
Taxes and employee compensation	

### Corporate Liability

Financial loss of the Insured Organisation arising from:

- criminal proceedings (Corporate Manslaughter/Homicide)
- profession services (see definition below)
- 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 indemnity (below)

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period	Advice, design or specification (unless as professional services as defined)
Emergency costs	Bodily injury and property damage
Loss of documents	Contract breach
Reputational recovery costs	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 Investigation costs Pension Fund trustees Reconstitution of software	Consequential or indirect loss Damages, defence costs and fines Extortion, kidnap and ransom 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

## Personal Accident

This cover provides agreed benefits in respect of selected categories of persons following death or disablement arising from an accident and/or an assault.

Features and benefits	Significant exclusions or limitations
For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life. For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you <b>Cover automatically includes additional benefits for:</b> Childcare and domestic staff costs – up to £500 per week for 26 weeks Coma benefit – up to £375 per week for 104 weeks Damage to personal effects following an occurrence insured – up to £1,000 Dental injury expenses – up to £2,000 Dependants' benefit Disability assistance – up to £20,000 Disappearance Domestic travel expenses – up to £5,000 Exposure to the elements Facial scarring – up to £10,000 Funeral expenses – up to £10,000 Hi-jack or kidnap Hospitalisation benefit – up to £375 per week for 52 weeks Medical expenses – up to £20,000 Moving costs – up to £20,000 Physiotherapy – up to £500 Rehabilitation support Retraining expenses – up to £15,000	Persons over the age of 90 Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation. Sickness, disease or degenerative condition, suicide or self-harm Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy Certain hazardous sports and listed pursuits Claims arising from travel to any destination where the Foreign and Commonwealth Office advises against travel. War in the home country or a secondment destination The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence. This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel.

## Legal Expenses

This provides cover for legal costs and compensation incurred in defending actions against your organisation. Cover is available for Employment Disputes, Legal Defence, Personal Injury, Tax Protection and Contract Disputes.

Features and benefits	Significant exclusions or limitations
<p>Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Property Protection and Bodily Injury and Tax Protection</p> <p>We provide Employment Practices Liability as standard removing the requirement of a "more reasonable than not" chance of success</p> <p>Extensions are available for Contract Disputes including the total limit for all compensation awards, damages and Debt Recovery and Statutory Licence cover</p>	<p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £250</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p>

### General exclusions applicable to the Policy:

Loss or damage caused by

- Radiation
- War Risks or Government or Public Authority Order
- Sonic Bangs
- Pollution
- Electronic Risk
- Date Related incidents
- Terrorism

### 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 have any cause for complaint please get in touch with your usual contact at Zurich as they will generally be able to provide you with an immediate response to your satisfaction. (Contact details will be provided on correspondence that we or our representatives have sent you.)

If you are not happy with the outcome of your complaint, or we have not provided you with a final decision within 8 weeks of receiving your complaint, you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our decision letter.

The ombudsman can help with most complaints if you are a consumer, a business employing fewer than 10 person that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual turnover of less than £1million, a trustee of a trust with a net asset value of less than £1million. The service they provide is free and impartial and they can be contacted 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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: <http://www.financial-ombudsman.org.uk>

### The 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 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk).

### Additional services

Further information can be found at:

[www.zurich.co.uk/municipal/products-and-services/your-sector/charity-and-community](http://www.zurich.co.uk/municipal/products-and-services/your-sector/charity-and-community)

[www.zurich.co.uk/municipal/products-and-services/insurance-and-risk/risk-management](http://www.zurich.co.uk/municipal/products-and-services/insurance-and-risk/risk-management)

[www.zurich.co.uk/engineering/workingwithyou/home](http://www.zurich.co.uk/engineering/workingwithyou/home)

[www.zurich.co.uk/zurichcommunitytrust/home/home](http://www.zurich.co.uk/zurichcommunitytrust/home/home)



#### **Zurich Insurance plc**

A public limited company incorporated in Ireland. Registration No 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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