

Bluefin
underwriting

Charity Care

Summary of cover



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Key covers, features and exceptions

Your policy includes the following key covers, features, benefits and significant exclusions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

The underwriters

Section	Underwriter
All sections	Aviva Insurance Limited Registered in Scotland No 2116 Registered Office Pitheavlis, Perth, Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Commercial Legal Expenses	DAS Legal Expenses Insurance Company Limited (FCA Register No: 202106) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of insurance and cover

The Charity Care policy offers the flexibility to select from a wide range of covers to provide tailored protection for Your Charity of not for profit organisation.

Asset protection - property damage all risks & theft

Features and benefits

This section provides cover for all risks including theft.

- Bequeathed property – buildings up to 10% of Sum Insured or £100,000 limit.
- Bequeathed property – contents up to £25,000.
- Damage to second hand goods settled on lower of either purchase price or market value.
- Damage to donated stock settled on cost to replace with items of a similar nature.
- Stock and contents at fundraising events or events where you are providing catering anywhere in European Economic Area including transit up to £5,000.
- Raffle prizes and goods donated for fundraising events anywhere in UK up to £1,500.
- The cost of changing locks following theft of keys up to £5,000.
- Day one uplift of 10% provided as standard – high limits available on request.
- Cover can be extended to include terrorism.

Significant exclusions

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials.
- Faulty or defective workmanship, operational error or omission by you or your employees.
- Mechanical or electrical breakdown or derangement.
- Pollution or contamination.
- Fire damage involving the application of heat.
- Damage to gates, fences or moveable property in the open by weather related incidents.
- Damage other than by fire, arising from production, servicing or testing.
- Damage due to escape of water from tanks pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused.
- Consequential loss or damage.
- Theft whilst the premises are unoccupied or disused.
- The first part of any claim (the excess).

Asset protection - goods in transit

Features and benefits

This section provides cover for your goods and stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

- Cover for your employees personal belongings up to £500.
- Losses to sheets, ropes and packing materials.
- Tools up to £500.

Significant exclusions

- Losses caused by defective or inadequate packing, insulation and labelling.
- Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed.
- The first part of any claim (the excess).

Asset protection - money and assault

Features and benefits

Cover for money whilst on your premises and in transit, and also for personal assault caused by theft or attempted theft.

- Age limit 16 to 80.
- Loss of money belonging to your organisation on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe.
- Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your organisation.
- Medical and dental expenses up to £500.
- Collection tins or boxes anywhere in the UK up to £100 per claim, £500 per period.
- Automatic doubling of most money limits for fundraising events.

Significant exclusions

- Shortages due to clerical or accounting errors.
- Losses due to the fraud or dishonesty of any employees not discovered within seven working days.
- Loss from unattended vehicles, vending or gaming machines.
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Asset protection - glass

Features and benefits

Cover for the breakage of all external and internal glass at your premises including sanitary fittings.

- Costs incurred boarding up damaged glass.
- Contents of display windows.
- Costs of replacing alarm foil, lettering, painting or other ornamental work on glass.

Significant exclusions

- Breakage of glass in light fittings, vehicles, vending machines or signs.
- Breakage while the premises are unoccupied or disused.
- The first part of any claim (the excess).

Asset protection - frozen foods

Features and benefits

This section provides cover for damage to food contained within any refrigeration unit.

- Deterioration of foods following the breakdown of refrigeration units up to 10 years old or accidental failure of the public electricity supply.
- Up to £5,000 per freezer.

Significant exclusions

- Wear and tear, deterioration or gradually developing flaws or defects in the unit.
- Failure to correctly set the temperature.
- 10% of each and every loss (minimum £25) for refrigeration units over 5 years old.

Asset protection - computer

Features and benefits

Cover for damage to your computer equipment this section can also be extended to include the increase in working expenses to right the damage and the cost of reinstating any lost data.

- Protects you against computer breakdown and accidental loss.
- Breakdown of computer hardware without the requirement of a maintenance agreement
- Destruction or damage to your computers and software caused by fire, storm, flood.
- Accidental damage such as dropping a laptop or spilling a drink on it.
- Theft (no forcible or violent entry restrictions).
- Laptop and other portable equipment covered anywhere in the world.
- Cover can be extended to include Increased Cost of Working and Reinstatement of Data which additionally protects you against losses cause by computer viruses and hacking.

Significant exclusions

- Damage caused by wilful acts or neglect.
- Damage which is covered by a guarantee or maintenance agreement.
- Breakdown of computer hardware not subject to a maintenance agreement is limited to £10,000.
- Damage caused by pressure waves from aircraft or other aerial devices.
- The first part of any claim (the excess).

Asset protection - electronic equipment

Features and Benefits

Loss or damage to electronic equipment and data carrying materials, including portable equipment anywhere in the world.

The section can also be extended to include additional expenses to avoid or reduce interruption to your business, and the cost of reinstating any lost data.

- Replacing incompatible software or programs following a loss up to £50,000.
- Costs to investigate repairs to damaged equipment up to £25,000.
- Costs you may incur under WEEE regulations following damage to equipment up to £25,000.

Significant exclusions

- Damage caused by wilful acts or neglect.
- Damage caused by tests, experiments, pressure waves from aircraft.
- Theft or attempted theft from unattended vehicle unless certain guidelines regarding security are followed.
- The first part of any claim (the excess).

Asset protection - business all risks

Features and benefits

This section covers loss of damage to you insured equipment, cover can be at your premises or anywhere within the territorial limits specified by you.

- Cover for your organisations equipment following accidental loss or damage.
- Cover can be extended to anywhere in the world.

Significant exclusions

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship.
- Mechanical or electrical breakdown or derangement.
- Theft from unattended vehicles not involving forcible or violent entry.
- The first part of any claim (the excess).

Asset protection - engineering

Features and benefits

Cover for specified items of your plant or machinery.

PLEASE NOTE: This is insurance only – we can provide Inspection separately.

- Sudden and unforeseen damage - which includes accidental damage, breakdown and for pressure plant explosion and collapse.
- Expenses for temporary replacement property following damage up to £25,000.
- Damage to surrounding property – Boiler and Pressure plant costs up to £250,000 per claim.
- Loss avoidance measures up to £25,000 per claim.
- Supplementary expenses up to £25,000 pre claim.
- Temporary hire of replacement machinery costs up to £25,000 per claim.
- Temporary removal up to £100,000 per claim.

Significant exclusions

- Cover already provided by the property damage section.
- Gradual deterioration or wear and tear.
- The first part of any claim (the excess).

Asset protection - employee dishonesty

Features and benefits

Cover that protects you against loss of money and other property following acts of fraud or dishonesty by your employees.

- Definition of employee extends to include volunteers and members of your board of governors or trustees or equivalent management board.
- Independent investigation costs incurred by you to substantiate the cause and amount of loss.
- Cost of reinstating computer data which has been damaged, destroyed, erased or stolen in connection with a loss.
- Cover automatically extends to include third party forgery or fraudulent alteration of any cheque issued by you. Cover automatically extends to include computer and fund transfer fraud committed by a third party.

Significant exclusions

- Consequential losses.
- Penalties and fines.
- Any further losses that occur after the discovery that an Employee is dishonest.
- Employees whose normal place of employment or service is outside the geographical limits.
- The first part of any claim (the excess).

Asset protection - contract works

Features and benefits

Cover on an all risks basis for damage to the property insured including, works, plant, hired in plant, employee's tools to the extent that you are responsible under contract. Intended for extensions/alteration/maintenance work at your premises.

- Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on.
- Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles.
- Redrawing and rewriting plans and documents up to £25,000 following a loss.
- Offsite storage up to £50,000 with a maximum of £25,000 for non-ferrous metals and a maximum 15% of contract price.

Significant exclusions

- Gradual deterioration or wear and tear, faulty or defective design, materials or workmanship.
- Repair to or replacement of your plant or hired in plant caused by its on mechanical or electrical breakdown, failure, breakage or derangement unless it is for hired in plant which you are responsible under the terms of the hire agreement.
- Damage to existing structures
- Payments for penalty clauses or fines for late completion.
- Pollution or contamination.
- The first part of any claim (the excess).

Revenue protection - business interruption

Features and benefits

Interruption to your organisation following an insured loss under the property damage and theft section, which results in reduced earnings and running costs.

- Payment of expenses incurred despite a reduction in your income.
- Cover will be declaration linked – providing a 1331/3% uplift.
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments.
- Full failure of public utilities (water/gas/electricity) up to £5,000 per period.
- Full failure of telecommunications up to £100 per day up to a maximum of £2,500 per period.
- Lottery wins up to £50,000.
- Essential personal up to £10,000.
- Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies.
- Damage at the premises of a customer or supplier.
- Damage to property near by which prevents access.
- Loss of attraction.
- Work place disaster recovery.
- Loss of income which would otherwise have been earned, following damage to donated stocks (even if they are not replaced).
- Death, criminal investigation or adverse publicity of a patron up to £25,000 per period.
- Cover can be extended to include terrorism.

Significant exclusions

- Losses excluded under the property damage and theft section.

Revenue protection - book debts

Features and benefits

- Loss of book debts as a result of your organisations records being lost, destroyed or damaged due to an insured event.

Significant exclusions

- Losses excluded under the property damage sections.
- Loss of computer records due to inherent defects.

Revenue protection - loss of licence

Features and benefits

- Provides cover against either a reduction in your turnover or revenue; or the reduction in value of your organisation or premises as a result of your licence not being renewed or withdrawn from causes out of your control.

Significant exclusions

- Losses arising from a revision in town or country planning or redevelopment.
- Reduction or redistribution of licenses.
- Any changes by law.

Legal liabilities - employers' liability

Features and benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

- Legal costs and expenses in defending prosecutions under health and safety legislation.
- Unsatisfied court judgements in favour of employees injured in your employment by third parties.
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and employee £250 per day.
- Legal expenses in connection with Corporate Manslaughter Act.
- Definition of employee includes governors, trustees and volunteers.

Significant exclusions

- Cover for acts of terrorism is limited to £5,000,000 per event.
- Liability in respect of liquidated damages, penalty clauses and fines.
- Work in or in, or travel to or from any offshore installation or support vessel.
- Bodily injury of employees whilst carried in or upon a vehicle.

Legal liabilities - public and products liability

Features and benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

- Limits available £2,000,000, £5,000,000 and £10,000,000.
- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK.
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation.
- Defective Premises Act liability.
- Personal liability cover for employees and directors whilst they are overseas on your business.
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day.
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987.
- Employees' and visitors' personal belongings.
- Liability for loss or damage to premises hired or rented to you for the purpose of your organisations objectives.
- Data Protection.
- Legal expenses in connection with Corporate Manslaughter Act.
- Pastoral Care.
- Third Party Hirers Indemnity.
- Most fundraising events and activities included.

Significant exclusions

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower.
- Loss or damage to property in your custody or control.
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices.
- Pollution unless caused by a sudden and identifiable incident.
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel.
- Liquidated damages, penalty clauses and fines.
- The first part of any claim (the excess).
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos.
- Events with larger attendances, long durations, taking place outside the UK, organised by third parties, or involving specific hazardous activities need to be agreed by us.

Legal liabilities - commercial legal expenses

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

- Employment disputes and compensation.
- Full or aspect enquiries – maximum payable is £5,000 with the excess being 20% of the claim.
- Awards and service occupancy – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession or premises owned by you from them.
- Legal defence – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for non-motor related incident arising in connection with the business. Including prosecution under health and safety.
- Property protection – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass.
- Bodily injury – cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the organisation.
- Tax protection – representation in appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £5,000. Includes representation in appeal proceedings following investigations by your charity regulatory body.
- Contract disputes – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250.
- Tenancy disputes – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement.
- Statutory licence – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence.
- Debt recovery – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services.

Significant exclusions

- In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence.
- Claims must be reported within 180 days of you becoming aware of an incident.
- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim.
- In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective.
- In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal.
- The first £200 of each and every claim in respect of aspect enquires.
- Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs and Special Investigations Section or Special Compliance Office.
- Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences.
- Any claim relating to the settlement under an insurance policy.
- For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.
- If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.

Legal liabilities - professional indemnity

Features and benefits

Provides cover for civil liability arising from a negligent act or omission, committed in the conduct of the organisation..

- Cover is provided for any claims arising from any dishonest or fraudulent act or omission of any past or present, partner, director or employee.
- Cover limits of liability up to £1,000,000 is available.
- Mitigation Costs – ‘reasonable’ and ‘less than the likely than the award damages’.
- Loss and/or damages to documents.

Significant exclusions

- Employee disputes.
- Bodily injury.
- Express guarantee or contractual penalty.
- Liquidated damages.
- Fines, penalties, punitive or exemplary damages.
- The supply or manufacture of products.
- Any trading losses.
- Your insolvency or bankruptcy.
- Any claim originating in the USA or Canada.
- Computer viruses.
- Nuclear or radiation.
- War and terrorism.
- Asbestos.
- Pollution.
- Retroactive Date – which excludes cover prior to this date.

Legal liabilities - charity trustees management liability

Features and benefits

Cover that protects you whilst performing your duties as a charity trustee or committee member.

- Standard cover is provided at £10,000; higher limits of £100,000, £250,000, £500,000 and £1,000,000 are available.
- Indemnity to charity trustees and committee members (covers damages as well as legal expenses).
- Reimbursement to the charity/NFPO where it is obliged to indemnify the trustees or committee members.
- Indemnity to the charity/NFPO itself.
- Broad definition of ‘insured person’, including directors, officers and trustees.
- Automatic cover for spouses, heirs and legal representative names in the proceedings.
- Bodily injury defence costs (up to £100,000).
- Cover for pollution defence costs (up to £100,000 in any one period of insurance).
- Cover for costs and expenses relating to replacement of lost documents (up to £50,000 any occurrence and £150,000 in any one period of insurance).
- Cover for legal representation expenses incurred by trustees/committee members attending official investigations e.g. Charity Commission investigations (up to £15,000 in any one period of insurance).
- Up to six years protection for retired trustees/charity members.

Significant exclusions

- Known wrongful acts.
- Pending and/or prior litigation.
- Existing wrongful acts reported elsewhere i.e. to a previous insurer.
- Proven fraud, dishonesty and criminal acts.
- Personal profit or illegal remuneration.
- Bodily injury (sub-limited defence costs are included).
- Pollution (sub-limited defence costs are included).
- Professional errors and omissions.
- Pension trustees' liability.
- Claims bought outside the UK.
- Nuclear risks/war risks or terrorist activities.
- Breach of contract, Employment Practice Proceedings, tax obligations, allegations of libel or slander in respect of claims bought against the Charity/NFPO itself.

Employee benefits - personal accident

Features and benefits

Cover for you, your directors, partners and employees up to the age of 80 against accidental bodily injury.

- Age limit to 80 years old.
- Cover against accidental bodily injury.
- Death, loss of limb(s), eye(s).
- Permanent total disablement from any occupation.
- Temporary total disablement from usual occupation.
- Temporary partial disablement.
- Cover is provided on a 24 hour basis for employees.
- Cover is provided for volunteers whilst they are taking part in an unpaid activity on behalf of the organisation.

Significant exclusions

- Cover for acts or terrorism is limited to £1,000,000 per event Sickness, disease or any gradually operating cause.
- Suicide, attempted suicide or deliberate exposure to danger except in an attempt to save human life.
- Pregnancy or childbirth.
- Flying except while travelling in an aircraft of a recognised airline as a passenger.
- Accidents caused through participation in certain hazardous activities.
- The effects of alcohol or drugs or any treatment for drug addiction.

Employee benefits - business travel

Features and benefits

Cover for you and your employees whilst travelling on business:

- Age limit to 80 years old.
- Includes cover for accompanying spouse/partner/dependant.
- Medical expenses - Unlimited per person per trip.
- Baggage and/or personal belongings – £5,000 per person per trip.
- Money – £5,000 per person per trip.
- Cancellation & Curtailment - £10,000 per person per trip.
- Employee replacement expenses - £10,000.

- Part A – travel delay – up to £500 per person per trip.
- Part B – missed departure - £500 per person per trip.
- Hijack and kidnap and ransom - £250,000 any one period.
- Personal liability - £5,000,000 – any one occurrence.

Significant exclusions

- Cover for acts of terrorism is limited to £1,000,000 per event any person travelling against medical advice.
- Accidents caused in the participation of dangerous activities.
- Losses not reported to local police or appropriate authority.
- The first part of any claim (the excess or franchise period).

Additional benefits

- 24 Hour, 365 days a year, claims helpline, providing emergency assistance when it is needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

Cut red tape

- A 'one-stop' website to help our Charity Care customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for finance, sales and marketing, Employment Law, legal advice, Risk Management and much more, accessible 24 hours a day, 365 days a year. Visit <http://www.aviva.co.uk/cutredtape>

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manages their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of training and consultancy services from simple, cost effective e-Training through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via the Preferred Supplier Network

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management>

Duration of policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown in your policy schedule.

Cancellation

There are no statutory cancellation rights under this policy.

Complaints procedure

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. You can write or telephone, whichever suits you, and ask your contact to review the problem. Alternatively, you can write to the Chief Underwriting Officer at Bluefin Insurance Services Limited at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Or simply log on to their website at www.financial-ombudsman.org.uk. Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

Contact details for claims

Claims Service – 0800 015 1498

A 24 hour, 365 days a year claims line providing you with emergency assistance whenever it is required. When we know about your problem, we will start to put the solutions in place.

Professional Indemnity Claims Service – 0845 302 8408

Claims should be notified to Professional Indemnity Claims Corporate & Speciality Risk Aviva by email at email: prclms@aviva.co.uk, alternatively you can telephone them on 0845 302 8408.

Charity Trustees Management Liability Claims Service – 020 7157 2569

Claims in respect of the Charity Trustees Management Liability Claims Service should be notified by email to: prclms@aviva.co.uk, alternatively you can telephone them on 020 7157 2569.

Legal Expenses - Claims and Helpline – 0845 300 1899

As soon as you are aware of an incident, you should get legal advice from the legal helpline on 0845 300 1899 without delay.

Group Personal Accident Claims Service – 08000 516 583

Our claims service is available during normal office hours (Monday to Friday from 9am to 5pm) alternatively, you can email them at the following address: gpaclaims@aviva.co.uk.

Computer, Engineering and Electronic Equipment Claims – 0161 347 0103

Claims in respect of computer, engineering and electronic equipment should be notified by email to: engineering.claims@aviva.co.uk, alternatively you can telephone them on 0161 347 0103.

Employers' and Public and Products Liability Claims – 0845 300 7586

Claims in respect of Employers' and Public and Products Liability should be notified by email to: glasnew@aviva.co.uk, alternatively you can telephone them on 0845 300 7586.



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