

CASE
INSURANCE

CASE FAITH
INSURANCE

SUMMARY OF COVER

CaSE Faith Insurance | Policy Summary

aQmen Underwriting Services (a trading name of Q Underwriting Services Ltd.) is a specialist insurance provider and risk management partner for charities, voluntary organisations, social enterprises and faith-based organisations, and was formed originally as a joint venture between key organisations involved in the not for profit sector. CaSE Insurance is now the name of a range of specialist insurance policies which have been designed to meet the needs of charities, social enterprises, voluntary organisations, community groups, faith-based organisations and places of worship

At aQmen Underwriting Services we only insure charities and social enterprises. The CaSE Faith Insurance Policy provides extremely broad cover and because we recognize the diverse nature of the sector we can provide the assurance that we understand its needs. In particular, this includes defining volunteers as employees, extending public liability cover to automatically include work away from the main premises and accepting a wide range of activities and events that other standard commercial policies may not cover.

With our insurer partners aQmen Underwriting Services will always aim to offer the right cover, excellent service and the lowest possible premium.

Policy Summary

The CaSE Faith Combined Insurance Policy has been specifically tailored to provide **a full suite of covers in an easy-to-understand 'menu'** from which places of worship and connected groups can choose a variety of combinations to suit their particular needs. And as those needs change, so the Policy can be adapted.

By combining such covers into one policy, Places of Worship and connected groups can **gain greater value for money** and **benefit from easier administration** as well as **ensure greater clarity in the event of claims.**

- Property Damage
- Business Interruption
- Specified Business Equipment
- Terrorism
- Equipment Breakdown
- Money and Personal Assault
- Goods in Transit
- Employers Liability for Employees and Volunteers
- Public Liability including Care & Treatment
- Products Liability
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Legal Expenses
- Executive Risks: including Trustees Indemnity
- Group Personal Accident
- Cyber and Property Damage Loss Recovery

Please see individual sections for information about insurers

Please read this document carefully

This is a summary of the cover provided by the CaSE Faith Combined insurance Policy. It contains references to the key features and benefits of the policy, as well as references to significant or unusual exclusions and limitations. It does not contain the full Policy definitions, terms, exclusions and conditions and it is important that you read these fully before making any decision about your business insurance. These can be found in the Policy document, a copy of which is available from your advisors.

Risk Management Requirements & Policy Restrictions

Risk Management is a partnership between you, your advisors and the Insurers.

The Policy contains various restrictions, warranties, and conditions, some of which are precedent to the liability of Insurers, intended to either clarify the intent of cover or encourage good risk management practice.

You should try wherever possible to document your procedures, processes and risk management practices.

'Claims Made' Basis *

Elements of cover under this Policy are on a 'Claims Made' basis. This means that the Policy responds to claims first made against you during the insurance policy period for something which either happens during the policy period or which happened in the past and which only becomes apparent as a claim during the policy period, but it will not cover you for anything which happened prior to the retroactive limitation date which applies. So it is important that you pay close attention to any applicable Retroactive Date.

If you have any questions or concerns, please raise these with your advisors.

Aims of the policy

This Policy is intended to provide you with protection against many of the risks you face. We aim to ensure that the critical risks you are exposed to are covered by this Policy and that you receive adequate financial compensation following an insured event taking place.

Your commitment

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim, you still have adequate and valid insurance cover.

The Policy is issued for a 12 month period unless you request otherwise. You should review your sums insured on a regular basis as inadequate sums insured could adversely affect any claim.

Our obligations

We undertake to provide cover to you according to the terms of the Policy Schedule and the accompanying Policy document. Please make careful note of all the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim.

Cover under this Policy is subject to specific limits and excesses. Please refer to your advisors for full details.

Index Linking

The sums insured for Property Damage and Specified Business Equipment will be indexed automatically, unless stated otherwise, in line with overall trends regarding building costs and inflation. At each renewal the premium will be calculated using the new sums insured. Should the index fall below zero the sum insured will not be reduced

Note: Index-Linking helps to protect you against inflationary increases, such as the cost of rebuilding or the cost of replacing items lost or damaged during the period of repair or reinstatement. If you are not adequately insured, the amount of your claim may be reduced in proportion to the amount you are "under-insured".

It is important that when you arrange your coverage that the sums insured are set at the correct level and if you are in any doubt you should seek expert advice, it is also important to review your coverage on a regular basis to take account of changes to the Buildings and items purchased or disposed of etc.

CaSE Faith Combined Package Details

The CaSE Faith Combined Policy normally includes the following Sections of cover and indemnity limits.

Section of Cover	Minimum Sums Insured or Limits include:
✓ Business Interruption	<ul style="list-style-type: none"> ✓ £25,000 - Additional Expenses ✓ £25,000 - Loss of Income ✓ £25,000 - Denial of Access ✓ £25,000 - Disease, Infestation, Defective Sanitation ✓ £25,000 - Public Utilities ✓ £25,000 - Unspecified Suppliers / Customers
✓ Money and Personal Accident Assault	<ul style="list-style-type: none"> ✓ £5,000 in transit and on the premises during working hours ✓ £2,000 in a locked safe ✓ £500 in the custody of an insured person ✓ £1,000 Debit / Credit card fraud
✓ Employers' Liability	✓ £10,000,000 indemnity limit
✓ Public and Products Liability	✓ £5,000,000 indemnity limit
✓ Legal Expenses	✓ £50,000 indemnity limit
✓ Executive Risks (Trustees Indemnity)	✓ £100,000 indemnity limit
✓ Group Personal Accident	<ul style="list-style-type: none"> ✓ £10,000 for death and other capital benefits ✓ £100 for weekly benefit ✓ For ages 14 to 85

In addition, you may also select higher sums insured and indemnity limits for the above and also add the following optional sections:

Section of Cover	Scope of Cover
✓ Property Damage All Risks	✓ Including for Contents and Buildings to be selected by you. Plus Equipment Breakdown cover.
✓ Specified Business Equipment	✓ With options for UK, European and Worldwide cover
✓ Goods in Transit	✓ For transporting goods
✓ Loss of Licence/Registration	✓ In the event being unable to operate
✓ Motor NCD and Excess Protection	✓ Payment for any loss of Motor NCD or Excess in the event of an accident whilst driving on your behalf
✓ Additional options for Executive Risks (sharing the same common aggregate limit as Trustees Indemnity)	<ul style="list-style-type: none"> ✓ Professional Indemnity ✓ Fidelity ✓ Employment Practices

CaSE Faith Combined covers a very broad range of activities organised by the Place of Worship. For further details please see Page 16.

Section 1 Property Damage All Risks

Insurer: Aviva Insurance Limited

This Section provides All Risks cover including accidental damage for business assets such as buildings, contents, stock in trade and rent.

Cover	Limits	Main Exclusions																																															
<p>All Risks including damage caused by</p> <ul style="list-style-type: none"> ✓ Fire, Lightning, Explosion, Earthquake, Storm and Flood ✓ Theft ✓ Escape of water ✓ Impact by road vehicles or animals ✓ Accidental or malicious damage ✓ Impact by aircraft or other aerial devices ✓ Riot or Civil commotion ✓ Strikers, Locked out workers or Persons taking part in labour disturbances ✓ Theft of external metalwork 	<p>As specified</p> <p>Sums insured should be based on re-instatement or replacement values</p>	<ul style="list-style-type: none"> × Excesses as specified × Damage to :- <ul style="list-style-type: none"> ✓ Unoccupied buildings – Loss caused by escape of water or malicious persons ✓ Theft of external metalwork over £25,000 unless protected by forensic marking ✓ Theft of any one item over £25,000 unless involving forcible and violent entry × Damage caused by: <ul style="list-style-type: none"> ✓ theft of property in the open or outbuildings unless specified ✓ mechanical or electrical breakdown ✓ weather to movable property in the open, including fences and gates 																																															
<p>Automatic Extensions include:</p> <ul style="list-style-type: none"> ✓ Additional costs to maintain the premises following damage ✓ Breakage of glass and sanitary fittings, ✓ Capital additions, alterations & improvements to premises ✓ Bequeathed buildings ✓ Replacement of locks ✓ Fly-tipping ✓ Deterioration of foodstuff stock ✓ Damage to landscaped grounds by emergency services ✓ Charges related to loss of metered water following damage ✓ Property at Business Events ✓ Property (except Stock) temporarily removed from the premises ✓ Computer records and documents temporarily removed from the premises ✓ Temporary repairs to Buildings following damage ✓ Tracing and access ✓ Items left in the open ✓ Seasonal increase for Stock, and for up to 15 days before and during any Business Event or Public Holidays ✓ Works of Art ✓ Documents, manuscripts and business books ✓ Computer Records ✓ Patterns, models, moulds, plans and designs ✓ CCTV and security alarm equipment ✓ Personal Effects: a non-resident / b resident ✓ Hired-in Property and Property on Loan ✓ Knotweed Clearance ✓ Religious Artefacts away from the premises ✓ Musical Instruments away from the premises ✓ Minor Contract Works 	<p>Sums insured unless specified include:</p> <p>£25,000 or 5% of the sum insured if the lesser £10,000 (in addition to Buildings sum insured)</p> <p>£500,000 or 10% of sum insured if the lesser</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="text-align: right;">£250,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£2,500</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">15% of the relevant sums insured</td> </tr> <tr> <td></td> <td style="text-align: right;">15% of the relevant sums insured</td> </tr> <tr> <td></td> <td style="text-align: right;">No limit</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td></td> <td style="text-align: right;">25% of the sum insured</td> </tr> <tr> <td></td> <td style="text-align: right;">£1,000 any one item and £5,000 in total</td> </tr> <tr> <td></td> <td style="text-align: right;">£10,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£10,000 internal / £5,000 external</td> </tr> <tr> <td></td> <td style="text-align: right;">a £1,000 / b £2,500</td> </tr> <tr> <td></td> <td style="text-align: right;">£10,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£2,500</td> </tr> <tr> <td></td> <td style="text-align: right;">£25,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td></td> <td style="text-align: right;">£100,000</td> </tr> </table>		£250,000		£5,000		£5,000		£2,500		£25,000		£25,000		£25,000		15% of the relevant sums insured		15% of the relevant sums insured		No limit		£25,000		£5,000		25% of the sum insured		£1,000 any one item and £5,000 in total		£10,000		£25,000		£25,000		£10,000 internal / £5,000 external		a £1,000 / b £2,500		£10,000		£2,500		£25,000		£5,000		£100,000
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<p>Special Extensions include:</p> <ul style="list-style-type: none"> ➤ 15% uplift to the Declared Value of buildings and contents (i.e. Day One Basis) in the event that re-instatement costs exceed the sum insured ➤ Subsidence – subject to agreement 																																																	
<p>Special Clauses include</p> <ul style="list-style-type: none"> ➤ Floating Sums Insured: if Property sums insured are not identified specifically as applying to any one or more Premises, they are applicable to all Premises insured ➤ Second-hand Stock In Trade: indemnity up to either the price paid or up to the replacement value of donated items 																																																	

Section 2 Business Interruption

Insurer: Aviva Insurance Limited

This Section provides insurance for losses caused by interruption to your activities following damage or loss to insured property where that property is covered under Section 1.

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ All Risks cover is available for Additional Expenditure incurred such as removal and alternative accommodation costs ✓ Consequential loss as a result of loss or damage of Electronic Data 	<p>As specified</p> <p>£50,000</p>	<ul style="list-style-type: none"> × The exclusions for this section are broadly in line with Section 1 <p>Plus</p> <ul style="list-style-type: none"> × If the business is wound up or carried on by a liquidator, cover provided by this section will cease × Following a loss the Insured must take all reasonable action to avoid any interruption to the business
<p>Automatic Extensions</p> <ul style="list-style-type: none"> ✓ Denial of access - £25,000 ✓ Disease, infestation and defective sanitation - £25,000 ✓ Public utilities - 10% of Sum Insured up to £25,000 ✓ Unspecified Customers - 5% of Sum Insured up to £5,000 ✓ Unspecified Suppliers – 5% of Sum Insured up to £25,000 ✓ Bomb Hoax - £5,000 ✓ Key person (death of patron) - £10,000 		
<p>Other types of Business Interruption covers available</p> <ul style="list-style-type: none"> ✓ Loss of Gross Profit ✓ Loss of Revenue ✓ Additional Expenses ✓ Outstanding Debit Balances (Book Debts) ✓ Loss of Rent Receivable 		

Section 3 Specified Business Equipment

Insurer: Aviva Insurance Limited

This Section provides cover including accidental damage for portable business assets such as laptops, tablets, cameras, and mobile phones.

Cover	Limits	Main Exclusions and Conditions
<p>All Risks indemnity cover for accidental damage to specified goods and business equipment at or away from the premises including:</p> <ul style="list-style-type: none"> ✓ Laptop Computers & Ancillary Equipment, Photographic, Video & Audio Equipment, Mobile Phones and other specified equipment 	<p>As specified</p>	<p>Exclusions</p> <ul style="list-style-type: none"> × Excesses as specified × Damage caused as stated in Section 1 × Computer systems' records × Loss from unattended vehicles unless meeting Conditions below <p>Conditions</p> <ul style="list-style-type: none"> ➤ Unattended vehicles: <ul style="list-style-type: none"> ➤ must be fully secured with all windows and doors closed and locked ➤ If left loaded overnight, must be in a locked or supervised garage
<p>Automatic Extensions</p> <ul style="list-style-type: none"> ✓ Hired in Property / Property on loan - £2,500 		
<p>Note</p> <p>Cover is normally provided anywhere within the United Kingdom but can be extended to Europe or Worldwide if required</p>		

Section 4 Terrorism

Insurer: Aviva Insurance Limited

This Section provides cover for damage to your business assets and interruption to your activities following an act of terrorism.

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Covers losses caused by damage under <ul style="list-style-type: none"> - Section 1 for Property Damage - Section 3 for All Risks Specified Property And/or ✓ Any consequential loss under Section 2 for Business Interruption as a result of Acts of Terrorism 	As specified	<ul style="list-style-type: none"> × Virus, Hacking, Phishing or Denial of Service Attack except which causes damage to property by direct result of certain specified perils, other than by any organisation, persons acting on behalf of or in connection with government of any nation, country or state × Riot, civil commotion, or war risks × Residential Property insured in the name of a Private Individual × Nuclear Installation or Nuclear Reactor <p>Conditions</p> <ul style="list-style-type: none"> ➤ Cover only applies for losses in England, Wales or Scotland

Section 5 Equipment Breakdown

Insurer: Aviva Insurance Limited

This Section provides cover for electrical or mechanical breakdown of your assets and interruption to your activities

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Direct physical loss following electrical or mechanical breakdown (including explosion or collapse) of covered equipment for losses defined in Sections 1, 2 and 3 ✓ Covers operator error. ✓ No maintenance warranties ✓ No age limitation on equipment or plant. ✓ Equipment covered includes: <ul style="list-style-type: none"> Lifts & Lifting Plant, Steam Boilers, Pressure Vessels, Pumps, Motor & Fans, Generators, Boiler Firing Units, Air Conditioning, Office Equipment, including Copiers, Printers and Faxes, Building Management Systems, Computers, Computer System Records, Telecommunications Equipment, Transformers, Electrical Distribution Systems, Security Systems, Fire Suppression Systems, Kitchen Equipment, Entertainment, Audio and Visual Equipment (non-domestic), Storage Tanks – loss of contents, Non specific Plant, Heating, Lighting and Ventilation Systems, Refrigeration Equipment, Security Systems and Fork Lift Trucks (used by the insured at their premises) 	Aggregate limit as stated on the Schedule	<p>Conditions</p> <ul style="list-style-type: none"> × Computer Records and Software unless backed up <p>Exclusions</p> <ul style="list-style-type: none"> × Excess × Manufacturing, Production or Process Equipment, Mobile Plant and Equipment, Contractors Equipment × Wilful act or wilful neglect of the insured. × Loss arising from <ul style="list-style-type: none"> ✓ Fluctuation in power supply ✓ the use of Software where development has not been finalised ✓ programming errors or design defects in Software ✓ Value to the Insured of data stored on the Computer Equipment ✓ Failure of any telecommunications system ✓ Consequential loss except as expressly provided for
Extensions:		
✓ Damage caused by Hazardous Substances (including Clean Up costs)	£10,000	
✓ Computer Equipment:	£500,000	
✓ Reinstatement of Data	£25,000	
✓ Increased Costs of Working	£25,000	
✓ Business Interruption	£30,000	
✓ Expediting Expenses for extra costs	£20,000	
✓ Hire of Substitute Item	£5,000	
✓ Storage Tank Contents/ Loss of Oil	£7,500	
✓ Loss Avoidance Measures	£5,000	
✓ Loss of Interest	£25,000	

Section 6 Money and Personal Accident Assault

Insurer: Aviva Insurance Limited

This Section provides cover for theft of cash, cheques or other forms of currency, and provides a benefit if an employee is assaulted in the course of a robbery.

A - Money Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Loss of Money including coinage and bank notes as well as crossed cheques, postal orders, savings stamps and premium bonds ✓ Repair/replacement costs of damaged safes, tills ✓ Fraudulent use of credit/debit cards 	As specified	<p>Exclusions</p> <ul style="list-style-type: none"> × Excesses as specified × Unexplained shortages × Loss from unattended vehicle × Loss of money while in the control of a security company unless agreed
<p>Money is covered while</p> <ul style="list-style-type: none"> ✓ At the insured premises during business hours ✓ In transit or night safe ✓ In a locked safe ✓ In the home of an Insured Person ✓ In the premises outside business hours not in a locked safe ✓ The personal custody of the Insured or an authorised person ✓ In any machine operated by coins, bank notes or credit / debit cards 	<p>£5,000</p> <p>£5,000</p> <p>£2,000</p> <p>£500</p> <p>£500</p> <p>£500</p>	<p>Conditions</p> <ul style="list-style-type: none"> ➤ Outside business hours tills must be left open and empty as well as safe keys / combination numbers are stored away from the premises ➤ Money over £5,000 in transit must be accompanied by persons as specified in the policy
B – Personal Accident Assault Cover		
<p>Covers death/injury to an insured person as a result of an assault in the course of their duties for:</p> <ul style="list-style-type: none"> ✓ Death ✓ Total disablement ✓ Temporary disablement <p>Also</p> <ul style="list-style-type: none"> ✓ Damage to clothing ✓ Medical Expenses 	<p>As specified</p> <p>£500</p> <p>20% of Weekly Benefits up to a maximum of £10,000</p>	<p>Exclusions</p> <ul style="list-style-type: none"> × Any person under 14 or over 85 × Any injury arising out of a pre-existing condition × Any naturally occurring condition or degenerative process <p>Conditions</p> <ul style="list-style-type: none"> ➤ Following injury the injured person must be under medical care ➤ A claim must be notified within 7 days ➤ Benefits shall only be paid upon production of medical evidence

Section 7 Goods in Transit

Insurer: Aviva Insurance Limited

This Section provides cover for damage to good which you own or are responsible for when in transit.

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ This Section covers loss or damage to insured goods whilst in transit 	As specified	<p>Exclusions</p> <ul style="list-style-type: none"> × Excesses as specified × High value and dangerous property × Damaged caused by defective or inadequate packaging × Shortages or unexplained disappearance. × Theft from open backed/soft-sided or soft-topped vehicles × Employee dishonesty × Variation in temperature <p>Conditions</p> <ul style="list-style-type: none"> ➤ Unattended vehicles must be fully secured with all windows and doors closed and locked ➤ If left loaded overnight must be in a locked or supervised garage ➤ Proof of dispatch
<p>Automatic Extensions</p> <ul style="list-style-type: none"> ✓ Removing debris and dismantling of insured goods ✓ Removing or reloading insured goods -£500 ✓ Clothing and personal effects - £500 ✓ Tools and travellers samples - £500 		

Section 8 Employers' Liability

Insurer: Aviva Insurance Limited

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Legal liability and agreed costs for damages and claimants costs in respect of any person employed (including trustees and volunteers) arising out of and in the course of their employment ✓ Temporary visits overseas (non-manual activities) 	£10,000000 indemnity or as specified	<ul style="list-style-type: none"> × Road traffic legislation × Offshore work × Any loss arising from employment disputes × Employees based overseas <p>Conditions</p> <ul style="list-style-type: none"> ➤ Cover only applies to legislation enacted in Great Britain, Northern Ireland, Channel Islands or Isle of Man

Cover	Limits	Main Conditions and Exclusions
<p>✓ Legal liability for damages and costs in respect of accidental injury to person, accidental damage to property or accidental nuisance occurring in connection with the business of the Insured as well as legal costs incurred</p> <p>Please see Page 17 for guidance regarding permitted activities.</p>	<p>As specified</p>	<p>Exclusions</p> <ul style="list-style-type: none"> × Any loss resulting from <ul style="list-style-type: none"> × pollution and/or contamination (gradually operating) × the use of vehicles where compulsory insurance required × the use of any vessel or craft exceeding 4 metres in length × Property in the care, custody or control of the insured × Offshore work × Any loss arising from advice, design or specification for a fee × Injury by one participant to another whilst taking part in contact sport
<p>Automatic Extensions</p>		
<ul style="list-style-type: none"> ✓ Contingent Motor Liability ✓ Overseas Personal Liability for temporary visits outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man ✓ Data Protection* - £1,000,000 limit ✓ Defective Premises Act 1972 ✓ Libel and Slander* with a limit up to £250,000 ✓ Wrongful Arrest ✓ Indemnity of Member to Member ✓ Care and Treatment cover * including personal care issuing prescription and proprietary drugs and medicines in accordance with qualified written instructions (Excess - £2,500) ✓ Hirers' Liability for non-commercial individuals or groups who do not operate under their own trading name 		
<p>Important note regarding Care and Risk Management Condition 3</p>		
<p>If in relation to any claim there is a failure to fulfil any of the above Policy Conditions in relation to safeguarding the welfare of any person in your care against abuse, assault or molestation, requirements are summarised as follows:</p> <ul style="list-style-type: none"> a Adhere to and maintain written policies and procedures including revisions b Any person in a role which has unsupervised access to any person in your care must: undergo Disclosure Barring Service (DBS) or similar statutory disclosure checks at least every 3 years; receive appropriate induction and on-going training; c Securely retain for no less than 7 years: detailed engagement, employment and training records; accident and incident registers; records of any alleged, actual or threatened abuse, assault or molestation and action taken including notifications to the appropriate authorities; all referral, assessment, treatment and care plans and related correspondence for any person in your care. 		

Please see further details of cover also applying to Employers' Liability and Products Liability as overleaf

Cover	Limits	Main Exclusions
Legal liability for damages and costs and expenses in respect of costs and expenses for accidental injury or accidental damage to property caused by any product	As specified	<ul style="list-style-type: none"> × Loss due to product recall, removal, repair, alteration, reconditioning, replacement or reinstatement × Loss arising from any product which is used in any craft designed to travel through the air or space or in the safety or navigation equipment of marine craft × Pollution and or contamination (gradually operating) × Any loss arising from <ul style="list-style-type: none"> × advice, design or specification (normally insured under a Professional Indemnity policy) × North American exports unless agreed
Automatic Extensions:		
<ul style="list-style-type: none"> ✓ Defence of proceedings brought in respect of the Consumer Protection Act 		

Applying to Section 8 Employers’ Liability, Section 9 Public Liability and Section 10 Products Liability

Cover
<ul style="list-style-type: none"> ✓ Automatic Acquisitions ✓ Corporate manslaughter legal defence costs with limits as specified ✓ Health and Safety at Work legal defence costs ✓ Compensation for Court Attendance: Trustees & Officers - £500 per day / Employees - £250 per day ✓ Indemnity to Principals for whom the Insured is carrying out a contract
Condition: System to ensure all concessionaires, suppliers and sub-contractors have sufficient Employers’, Public and Products Liability insurance cover

Applying to Section 8 Employers’ Liability and Section 9 Public Liability

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Specified Care and Treatment * 		<ul style="list-style-type: none"> × £2,500 excess × Medical treatment provided by qualified practitioners acting in their professional capacity
<ul style="list-style-type: none"> ✓ Tenants Liability – Hired or Rented Buildings 		
<ul style="list-style-type: none"> ✓ Pollution or Contamination 		<ul style="list-style-type: none"> × Any losses not arising from a sudden and accidental event
<ul style="list-style-type: none"> ✓ Food and Safety Act legal defence costs 		
<ul style="list-style-type: none"> ✓ Legionellosis * 	£1,000,000	
<ul style="list-style-type: none"> ✓ Financial Loss * 	£250,000	<ul style="list-style-type: none"> × Minimum £2,500 excess
<ul style="list-style-type: none"> ✓ Advertising Liability including libel and slander as well as infringement of copyright * 	£250,000	
Condition: For all Child Minding and Crèche activities there should be a written system of check to ensure suitable, provision of First Aid, visual identification of those who have special medical and/or dietary requirements, and emergency evacuation procedures		

Section 11 Loss of Licence and/or Registration Certificate

Insurer: Aviva Insurance Limited

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> ✓ Costs and expenses in connection with any appeal against any Loss of Licence or Registration Certificate and any resulting depreciation in value of the business beyond your control 	As specified	<ul style="list-style-type: none"> × Compensation under statute × Loss or expenses due to compulsory acquisition of the premises × Loss or expenses due to any scheme of town or country planning × Loss or expenses due to subsequent legislation × Loss or expenses due to any act or omission or failure by the Insured to take reasonable steps to maintain the licence

Section 12 Motor No Claims Discount & Excess Protection

Insurer: Aviva Insurance Limited

Cover	Limits	Main Conditions
<p>Indemnity to the insured following</p> <ul style="list-style-type: none"> ✓ confirmed loss of or reduction in No Claims Discount under a current private motor car Policy held by the Insured Person ✓ payment of the Excess under a current private motor car Policy held by the Insured Person <p>as a result of an accident involving a private motor car, which at the time of the Motor Accident is being used by the Insured Person whilst acting as a Voluntary Driver</p>	<p>£500</p> <p>£250</p> <p>£5,000 in the aggregate</p>	<ul style="list-style-type: none"> × Written register × System of check to ensure compliance

Section 13 Group Personal Accident

Insurer: Aviva Insurance Limited

This Section provides indemnity up to specified limits in the event of staff including volunteers being injured whilst in the course of their work

Cover	Limits	Main Exclusions
<ul style="list-style-type: none"> • Bodily injury in the course of employment occurring anywhere within the geographical limits and during the period of insurance to any employee, who is under a contract and as stated in the schedule <p>Automatic extensions</p> <ul style="list-style-type: none"> • Disappearance Clause • Suicide – replacement recruitment costs • Hospital Benefit • Coma Benefit • Re-training & Rehabilitation • Funeral expenses 	<p>Capital sums and weekly benefits as specified</p> <p>£10,000</p> <p>£50 per day</p> <p>£50 per day</p> <p>£10,000</p> <p>£5,000</p>	<ul style="list-style-type: none"> × Any person under 14 or over 85 × Engaging in or taking part in specified hazardous activities
<p>Schedule of Compensation for Medical Expenses</p> <ul style="list-style-type: none"> ✓ Death, Permanent Total Disablement or Permanent Loss of Sight and/or Loss of Limbs - £10,000 ✓ Temporary Total Disablement - £100 per week up to 104 weeks ✓ Temporary Partial Disablement - £25 per week up to 104 weeks ✓ Medical Expenses following an Accident - 20% of Weekly Benefits up to a maximum of £10,000 		

Section 14 Legal Expenses

Insurer: Aviva Insurance Limited
Claims handling undertaken by DAS Legal Expenses Insurance Company Limited

Helpline Services are available 24 hours a day seven days a week for:
Legal Advice; Tax Advice; Counselling. Online Services include: Employment Manual Business Law advice.

Cover	Main Exclusions
<p>Legal Protection (No excesses unless specified)</p>	<ul style="list-style-type: none"> × Claims that have a less than reasonable prospect of success × Any claim not reported within 180 days becoming aware of incident × Incidents that occur outside the Policy, or specified minimum, periods
<ul style="list-style-type: none"> ✓ EMPLOYMENT DISPUTES - Before the issue of legal proceedings - Under the ACAS Arbitration Scheme - Employment contract disputes - Alleged breach of statutory rights 	<ul style="list-style-type: none"> × Personal injury or property damage × Transfer of Undertakings or Transfer of Employment
<ul style="list-style-type: none"> ✓ EMPLOYMENT COMPENSATION AWARDS (Up to a total limit of £1,000,000) - Any basic and compensatory award ✓ Breach of statutory duties 	<ul style="list-style-type: none"> × Trade unions; pregnancy, maternity/paternity, parental rights; health & safety related dismissals; trustees of employee pension schemes × Non-payment of money due × Failure to provide records under National Minimum Wage legislation × Failure to comply with a current or previous tribunal recommendation × Employee civil legal defence / Service occupancy
<ul style="list-style-type: none"> ✓ LEGAL DEFENCE - Criminal pre-proceedings or defence - Data protection - Wrongful arrest - Statutory notice appeals - Jury service and court attendance 	<ul style="list-style-type: none"> × Infringement of road traffic laws or regulations × Licence, mandatory registration or B.S. Certificate of Registration × Statutory Notice issued by a regulatory or governing body
<ul style="list-style-type: none"> ✓ STATUTORY LICENCE APPEAL - Statutory or regulatory authority, court or tribunal 	<ul style="list-style-type: none"> × Assistance with any application process × Ownership, driving or use of a motor vehicle
<ul style="list-style-type: none"> ✓ CONTRACT DISPUTES ✓ Purchase, hire, sale or provision of goods or services. 	<ul style="list-style-type: none"> × Agreements entered into prior to the first 90 days of cover × Settlements payable under an insurance policy × Sale, purchase, terms of a lease, licence, or tenancy of land or buildings × Loan, mortgage, pension, or any other financial products × Motor vehicles × Contract of employment × Sale, purchase or provision of computer hardware, software, systems or services × Professional duty by an insured person. × Recovery of money and interest due from another party, other than when a defence is indicated
<ul style="list-style-type: none"> ✓ PROPERTY PROTECTION - In the event of physical damage - Legal nuisance - Trespass 	<ul style="list-style-type: none"> × Contracts the Insured has entered into × Goods in transit or goods lent or hired out × Goods at third party premises unless for the purpose of installations or use in work to be carried out × Mining, subsidence × Defending legal rights except defending a counter-claim × Motor vehicles × Enforcement of a covenant
<ul style="list-style-type: none"> ✓ PERSONAL INJURY - In the event of a sudden accident 	<ul style="list-style-type: none"> × Psychological injury or mental illness × Claims arising from the use or ownership of a motor vehicle × Defending legal rights other than defending a counter-claim × Clinical negligence
<ul style="list-style-type: none"> ✓ TAX PROTECTION - Tax Enquiry - Employer Compliance Dispute - VAT Dispute 	<ul style="list-style-type: none"> × Any returns submitted incorrectly or outside the statutory time limits allowed

This Section provides protection for the charity or social enterprise, and for individual trustees, governors, directors and officers.

Cover	Limits	Main Exclusions and Conditions
<ul style="list-style-type: none"> ✓ Loss sustained by the Charity or Social Enterprise; or by individuals in the discharge of their duties for and on behalf of the Charity or Social Enterprise ✓ Loss sustained by the Charity or Social Enterprise as a result of an indemnity given to individual trustees, governors, directors and officers ✓ Investigation Costs as a result of a formal, regulatory, administrative, criminal or investigative inquiry ✓ Defence Costs ✓ Costs of replacement or reconstitution of Documents 	<p>As specified</p> <p>£25,000</p>	<ul style="list-style-type: none"> × Excesses Nil, or as specified × Bodily injury (other than anguish, distress, injury to feelings, or Abuse) × Damage to tangible property (not applicable to a breach of the Data Protection Act 1998) × Any Insured acting as trustee, fiduciary or administrator of an employer-sponsored pension or super-annuation scheme or programme, or any violation of the UK Pensions Act 1995 × Geographical Limits do not include USA unless specifically agreed by Insurers × Any prior or pending litigation × Any breach of trust or duty committed in reckless disregard (other than a breach of the Data Protection Act 1998) but a Wrongful Act by one Insured is not imputed to any other person
<p>Automatic Extension</p> <ul style="list-style-type: none"> ✓ 6 year extension of cover for individuals from the date at which they cease to be a trustee, governor, director or officer by reason of death, retirement, or voluntary departure or redundancy 		
<p>Optional Extensions</p> <p>Excesses apply as specified</p> <ul style="list-style-type: none"> ✓ Fidelity <ul style="list-style-type: none"> ✓ loss of Money or of any other property belonging to the Charity or Social Enterprise, or for which the Charity or Social Enterprise is legally liable discovered in consequence of any dishonest or fraudulent act of ✓ any employee or volunteer ✓ other persons or entities acting for and on behalf of the Charity or Social Enterprise ✓ System of Check & Supervision Conditions apply including: <ul style="list-style-type: none"> ✓ References ✓ Cheque Signing and Electronic Bank Transfers – minimum 2 authorised signatories for amounts above £5,000. ✓ General Accounting Checks ✓ Professional Indemnity <ul style="list-style-type: none"> ✓ Loss in connection with any actual or alleged act, error or omission resulting in a civil liability in the performance of or failure to perform professional or consulting or advisory or design services (other than Medical Treatment) for others whether or not a fee is charged or received; and including: <ul style="list-style-type: none"> ✓ breach of confidentiality ✓ breach of copyright, patent or registered design ✓ defamation, libel and slander ✓ Employment Practices <ul style="list-style-type: none"> ✓ Loss in connection with any breach of any employment contract; wrongful dismissal or termination of employment; unfair dismissal; unequal pay; unlawful deduction from wages; discrimination; harassment or victimisation in the workplace; employment related misrepresentations; wrongful deprivation of opportunity, wrongful discipline or evaluation, and failure to adopt adequate employment or workplace policies or procedures 		
<p>Note These extensions share in the common aggregate Limit of Indemnity of this Section.</p>		

Section 16 Cyber and Property Damage Loss Recovery

Insurer: Hiscox Underwriting Ltd,
administered by Lorega Ltd

This Section provides a claims management service following damage or destruction to physical property, and/or a range of expert IT, legal and public relations services and indemnities following a cyber-attack or data breach

Cyber Loss Recovery	Limits	Main Exclusions
<ul style="list-style-type: none"> • A “first response” initial assessment of the risk and provision of advice on immediate action to take. • Advice to ensure that you comply with notification requirements under Data Security Law Legal, forensic investigation and expert IT advice provided with the defence of a claim against you for liability arising out of a data breach Expert Public Relations PR advice and assistance ✓ Legal, forensic investigation and expert IT advice as a result of a regulatory investigation arising out of a covered Data Breach Assistance with the restoration of email systems, online services and other IT software systems following an intrusion or data breach. ✓ Payment for damages and related costs awarded against you following a claim for which you are legally liable Compensation awarded against you by a Regulator following a regulatory investigation Where insurable, fines, financial penalties or punitive awards following a data breach from failure to comply with Data Security law; Costs incurred for the provision of credit alert services to data subjects for a period of 12 months immediately following a data breach. 	<p style="text-align: center;">£300</p> <p style="text-align: center;">£5,000</p> <p style="text-align: center;">£25,000</p> <p style="text-align: center;">£100,000</p>	<ul style="list-style-type: none"> × Incidents not notified to insurers within 12 hours of discovery × Data breaches incurred outside of the UK × Fraudulent or deliberate acts of Directors or Officers
Property Damage Loss Recovery	Limits	Main Exclusions
<p>Loss Recovery Insurance provides you with the services of an expert loss adjuster, who will:</p> <ul style="list-style-type: none"> • Provide initial telephone advice on all claims; • Provide personal visits on all qualifying claims; • Arrange interim payments from your insurers where necessary; • Attend meetings with insurers and handle all correspondence; • Organise temporary premises and equipment, surveyors, valuers and builders as required; and • Prepare and present your claim to your insurers and negotiate the best possible settlement to which you are entitled 	<p style="text-align: center;">Not applicable</p>	<ul style="list-style-type: none"> × Loss not likely to exceed £5,000 × Claims in respect of personal injury, liability, marine, aviation, motor, personal property, subsidence, landslip or heave claims, uninsured losses, civil proceedings and any claim outside of the United Kingdom (including the Isle of Man and Channel Islands).

CaSE Faith Combined covers a broad range of events and activities that standard commercial policies do not normally include.

What kind of events and activities are covered and what do they mean?

- **Events:** activity in the community involving: up to 1000 attendees at any one time:
 - a. conferences, seminars, meetings, and exhibitions
 - b. stalls, fetes, fairs, and other sales, fundraising and social events including but not limited to barbecues, bazaars, bingo evenings, car boot sales, card games (non-gambling), charity auctions, coffee mornings, concerts (excluding rock concerts), conferences, craft fairs, dances, dinners, exhibitions, fetes, film shows, flower and other similar horticultural shows, fun days, garden parties, jumble sales, outings / excursions, quiz evenings, raffles, sponsored walks, themed parties, and treasure hunts (excluding use of motorised vehicles)
 - c. clubs and societies including garden, rambling and walking clubs
 - d. community projects provided that they do not involve manual activity other than the erecting, running and dismantling of related stalls, props, exhibits and equipment
- **Light Manual activities:** activity of a light manual nature not involving:
 - a. work requiring any special permit or licence, such as work on electrical circuits or gas equipment
 - b. work at heights greater than 3m above ground or floor level, or excavation below ground or floor level
 - c. use of mechanical or electrical plant, tools or equipment other than light electrical handyman and gardening tools and electric or petrol-driven lawn mowers
 - d. building, construction or environmental improvement work other than light landscaping, maintenance or decorating
 - e. competitive physical or sporting activity
- **Volunteer Driving:** driving people as a community service (e.g. to appointments, to go shopping, to visit a hospital and similar) and not for profit or reward other than expenses such as a mileage allowance
- **Trips and Excursions:** visits to licensed historic, cultural, educational, sporting and leisure sites and venues including activity centres, water parks and public swimming pools, theme parks, farms and zoological parks, botanical sites and gardens, theatres, cinemas, shops and restaurants. Also stays not exceeding 14 (fourteen) days in duration at hotels, hostels, and licensed residential centres and holiday parks.
- **Help in the community** including:
 - a. home visits including housework and preparation of food and beverage
 - b. collecting shopping, pensions, prescriptions and similar errands
 - c. dog walking (maximum 2 dogs per walker)
 - d. Pastoral Care and Advice
- **Fundraising:**
 - advertising, canvassing or petitioning for funds, donations, goods, supplies or equipment by any Person Employed in connection with your organisation's Business
 - the raising of funds through Events lasting up to 48 hours
- **Temporary Structures** (including the erection, maintenance and dismantling of, stalls and exhibition stands)
 - light gazebo-style awnings, marquees or tents owned, borrowed or hired by your organisation measuring no more than 3 metres x 4 metres
 - flooring laid at ground-level owned, borrowed or hired by your organisation measuring no more than 3 metres x 4 metres
 - stalls, props, exhibits and equipment (including inflatable equipment not for use as inflatable play equipment)But always excluding:
 - stages and platforms
 - spectator stands other than arranged seating set out at ground level

For more information regarding definitions and excluded activities please refer to the Policy wording

Important Information about your Policy

Claims In the event of a claim:

For all claims other than as below: Aviva Insurance Limited provide a dedicated 24 (twenty-four) hour Claims Service:
Telephone: 0800 015 1498

Legal and Tax Helpline 0345 300 1899

Available anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

Risk Solutions Helpline

For advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if an immediate answer is not possible, we will deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline

This is a confidential service available to your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Section 14 Legal Expenses

The DAS legal advice helpline is available as soon as you are aware of an incident.

There are also a range of additional Telephone Helplines services which include:

Sections 15 Trustees Indemnity (and, where applicable, extensions for Fidelity, Professional Indemnity & Employment Practices Liability

- If you are a Trustee or Director and find that the organisation (or you personally) are facing a potential claim against you for a wrongful act.

Additional options for:

- Theft of Money by an Employee (Fidelity),
- Breach of Professional Duty such as a result of advice you provide to others (Professional Indemnity).
- Employment Disputes (Employment Practices).

Brit Syndicates team of claims experts are available to assist you with your claims.

For general legal advice regarding a claim or potential claim, the Brit Executive Risks Help Line is managed by a team of experts from leading charity law firm Bates Well Braithwaite

Weekdays: 7.30am to midnight (9pm on Fridays / Weekends: Messages are recorded).

In order to ensure you are not prejudiced under your Legal Expenses insurance, you may also be referred to your Legal Expenses insurers under Section 14.

Complaints

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact your broker from whom you bought your policy of insurance or aQmen Underwriting Services

Complaints Officer

aQmen Underwriting Services,
Manor House, 19 Church Street
Leatherhead KT22 8DN
Tel: 0333 800 9858
E-mail: complaints@aqmenunderwriting.co.uk

In the event you remain dissatisfied you may be able to refer to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small organisations. Further information is available from:

The Financial Ombudsman Service

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Helpline: 0800 023 4567
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
Telephone: 0800 678 1100
E-mail: enquiries@fscs.org.uk
Website: fscs.org.uk

For a relevant Claims Form or if you need any help or clarification on any coverage or claims issues, please contact your insurance advisor



CaSE
INSURANCE

CaSE Insurance Advisor:

aQmen Underwriting Services is a trading name of
Q Underwriting Services Limited
Q Underwriting Services Limited is authorised and regulated by
the Financial Conduct Authority FRN 657367
Registered in England under No. 08946569
Registered office: Rossington's Business Park, West Carr Road,
Retford, Nottinghamshire, DN22 7SW
T: 0333 800 9858
E: enquiries@aqmenunderwriting.co.uk
W: www.aqmenunderwriting.co.uk