

CASE  
INSURANCE

SPECIALIST  
INSURANCE

FOR CHARITIES,  
SOCIAL ENTERPRISES  
AND FAITH-BASED  
ORGANISATIONS

# SPECIALIST INSURANCE

FOR CHARITIES,  
SOCIAL ENTERPRISES  
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CaSE Insurance is the name of our range of specialist insurance products for charities, social enterprises and faith-based organisations. CaSE Insurance are available either as packaged or bespoke, combined policies offering a wide-range of covers and optional extensions.

These CaSE products include: Charities Combined; Faith Combined, Executive Risks (Trustees Indemnity and other management liability covers) and Group PA & Travel.

CaSE Insurance is provided by aQmen Underwriting Services, a trading name of Q Underwriting Services Limited.

## CASE CHARITY INSURANCE

Designed to meet the needs of charities and voluntary organisations, social enterprises and Community Interest Companies (CICs).

### THE HIGHLIGHTS

- Volunteers included under Employers' Liability
- A wide range of activities and events covered
- Cover for abuse can be included
- Care & Treatment included under Public Liability
- Hirers' Liability included under Public Liability
- Trustee Indemnity with cost-effective extensions
- 'Walk-in theft' (theft without forcible and violent entry) included under Material Damage

### THE COVER

CaSE Charity Insurance is available as a package with variable set limits (CaSE Select) or a bespoke policy with flexible limits which can cater for the following sections of cover:

- Public Liability
- Products Liability
- Employers' Liability
- Material Damage including Equipment Breakdown
- Business Interruption
- Specified Business Equipment
- Terrorism
- Money and Personal Accident (Assault)
- Goods in Transit
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Legal Expenses
- Group Personal Accident
- Professional Indemnity (available as separate section)
- Trustees, Directors or Officers Liability (Executive Risks)
  - Professional Indemnity
  - Employment Practices Liability
  - Fidelity Guarantee
- Fidelity Guarantee (available as separate section)
- Cyber and Property Loss Recovery

## CASE FAITH INSURANCE

Designed to meet the needs of places of worship of all types and connected faith organisations.

### THE HIGHLIGHTS

- A wide range of activities and events included
- Abuse (on either 'claims made' or 'occurrence' basis)
- Care & Treatment included under Public Liability
- Hirers' Liability included under Public Liability

Material Damage includes:

- 'Walk-in theft' (theft without forcible and violent entry) included under Property
- Theft of external metalwork without any consequential loss sub-limit
- Subsidence cover available
- Cover for high-value religious artefact

### THE COVER

CaSE Faith Insurance is available as a package with set limits or a bespoke policy with flexible limits which can cater for the following sections of cover:

CaSE Faith Insurance package:

- Public Liability
- Products Liability
- Employers' Liability
- Legal Expenses
- Group Personal Accident
- Money and Personal Accident (Assault)
- Business Interruption
- Trustee, Directors or Officers Liability (Executive Risks)

Optional sections:

- (Executive Risks extensions)
  - Professional Indemnity
  - Employment Practices Liability
  - Fidelity Guarantee
- Material Damage including Equipment Breakdown
- Specified Business Equipment
- Goods in Transit
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Terrorism
- Cyber and Property Loss Recovery

## **OTHER INSURANCES**

aQmen Underwriting Services offer a range of additional policies which are suitable for the charity and faith sectors.

### **CASE EXECUTIVE RISKS**

Also known as Trustees, Directors and Officers Liability, this specialist policy covers personal liability for errors and omissions by Trustees and Officers, as well as the entity itself. Also includes extensions for Professional Indemnity, Fidelity and Employment Practices Liability.

### **CASE GROUP PERSONAL ACCIDENT & TRAVEL**

This policy provides financial support in the event of bodily injury in the course of employment occurring anywhere within the geographical limits and during the period of insurance and provides cover for accident, illness, loss, damage or mishap whilst travelling on business.

## THE SECTIONS OF COVER EXPLAINED

**Material Damage** covers accidental damage and theft for business assets such as buildings, contents, stock in trade and rent.

**Business Interruption** normally covers Additional Expenditure to operate normally if caused by interruption to the business following damage or loss to insured property. Also with options where there is financial loss as a consequence of an insurable event for: Loss of Gross Profit; Loss of Income; Outstanding Debit Balances; Loss of Rent Receivable.

**Specified Business Equipment** covers accidental loss or damage to agreed specified goods and business equipment including away from the premises.

**Money and Personal Accident (Assault)** covers the theft of money and fraudulent use of stolen credit or debit cards. It can also provide financial support for the organisation following bodily injury or death of an employee, trustee or volunteer as a result of an assault in the course of their duties.

**Goods In Transit** covers damage to specified goods whilst in transit.

**Terrorism** covers damage caused by Acts of Terrorism, certified as such by Her Majesty's Government or Her Majesty's Treasury relating to Property Damage, Business Interruption and All Risks Specified Property.

**Employers' Liability** covers legal liability for damages and claimants costs in respect of any person employed arising out of and in the course of their employment, as well as legal costs incurred with our written consent.

**Public Liability** covers 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 with written consent.

**Products Liability** covers legal liability for damages and claimant's costs and expenses in respect of costs and expenses for accidental injury or accidental damage to property caused by any product as well as legal costs incurred.

**Equipment Breakdown** covers direct physical loss following electrical or mechanical breakdown (including explosion or collapse) of covered equipment.

**Legal Expenses** provides helplines and cover for costs for Contract Disputes, Employment Disputes and Awards, defence of Criminal Prosecution, Property Disputes, Third Party Injury Claims. Also Tax Protection where cover is for professional expenses. However there has to be early notification and strong prospects of success for cover to apply.

**Fidelity Guarantee** covers Loss of Money or other property through any dishonest, fraudulent or criminal act of any Employee whether committed by the Employee alone or in collusion with other persons.

**Group Personal Accident** covers bodily injury in the course of employment which is not as a result of negligence occurring anywhere within the geographical limits and during the period of insurance.

**Trustees, Directors or Officers Liability** covers financial losses (including charges, expenses and investigation costs) sustained as a result of a Wrongful Act by a Trustee or Officer such as a breach of duty or breach of care.

**Professional Indemnity** provides indemnity against financial losses (including charges, expenses and investigation costs) sustained as a result of a Wrongful Act regarding professional advice, consultancy and design services.

**Employment Practices Liability** provides indemnity against financial losses (including charges, expenses and investigation costs) sustained as a result of any matter relating to employment including discrimination and breach of legislation.

**Loss of Licence / Registration** covers costs and expenses to appeal against any Loss of Licence or Registration Certificate and any resulting depreciation in value of the business beyond your control.

**Motor NCD and Excess Protection** provides Indemnity against any losses incurred by any Insured Person as a result of the loss or reduction of their No Claims Discount or the payment of the Excess whilst acting as a Voluntary Driver.

**Cyber Loss Recovery** provides expert IT support services, plus legal and public relations advice, in the event that you're the target of a cyber-attack.

**Property Loss Recovery** provides support should you suffer a loss of physical property estimated at over £5,000.



# CASE

## INSURANCE

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