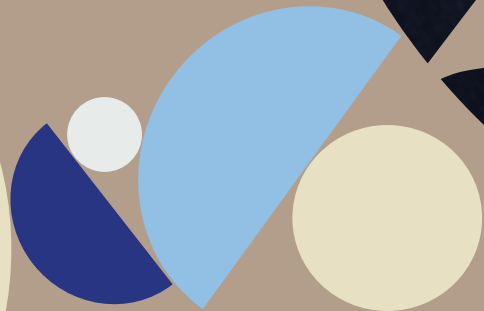


10 questions to make buying insurance simple

A guide for not-for-profit
organisations



10 questions to make buying insurance simple

We understand how important it is to protect your volunteers, employees and service users over a wide range of activities and that buying insurance can sometimes feel complicated. Almost 15,000 not-for-profit organisations in the UK have chosen us as their insurer. From small voluntary groups to large social enterprises.

Since not-for-profit organisations come in all shapes and sizes, these 10 questions will help you decide what insurance is right for your organisation.

Question	Insurance to consider
1. Do you have volunteers or interact with the public?	Public Liability
2. Do you have trustees that need indemnity protection?	Financial and Administrative Liability
3. Do you have employees?	Employers' Liability
4. Do you own or use motor vehicles?	Motor
5. Are you responsible for premises which you hire out?	Hirers' Liability
6. Do you have buildings and contents that you want to protect?	Material Damage
7. Can your organisation still run if your buildings are damaged?	Business Interruption
8. Does your organisation handle money?	Money
9. Is it possible you might need legal help?	Legal Expenses
10. Does your building have a boiler, lift or any other plant equipment?	Engineering Inspection and Engineering Insurance



1

Do you have volunteers or interact with the public?

Your organisation has a duty of care to third parties under various legislation acts. If your organisation interacts with third parties, including the public, other organisations, volunteers and service users, you should consider **Public Liability** cover. This provides cover if your organisation is found to be legally liable for accidental injury to a third party or damage to their property. For example, if someone trips over a loose cable at your fundraising event and breaks their leg, you could be held legally responsible for compensation awards.

Cover also includes:

- Product Liability cover, required if you make or sell goods.
- Costs incurred in defending any prosecution under the General Data Protection Regulation 2018, Property Owners Liability, Consumer Protection Act 1987 and Health and Safety at Work Act.
- Cover whilst members of your organisation are on temporary visits abroad whilst carrying out business activities on behalf of your organisation.

We automatically provide a minimum of £5,000,000 Public Liability cover and include cover for volunteers.

2

Do you have trustees that need indemnity protection?

If you have a board of trustees, committee members or directors, they could be held personally responsible for financial loss or reputational damage to your organisation if they act outside of their authority. For example, if a trustee approves renovation work after the promise of a grant, which is then never received, the builders could sue the trustee(s) for payment. To protect against this, you should consider **Directors' & Officers'** cover (also known as Trustee Indemnity cover). This policy covers the cost of compensation claims made against trustees by shareholders, investors, employees, regulators or third parties where civil, criminal or regulatory proceedings are brought against them.

This cover is part of our **Financial and Administrative Liability** section of cover. Within this section, you can also add **Crime** cover, to protect against fraudulent activity from employees and third parties, and **Corporate Liability** cover to protect your organisation against criminal proceedings and other financial loss.

Cover also includes:

- Protection against maladministration of funds (excluding pension funds).
- Cover for breach of duty, trust and authority.
- Damage and claimants' costs.

Providing Directors' & Officers' cover can help attract and retain trustees.



3 Do you have employees?

If you have employees, it is a legal requirement to have a minimum of £5,000,000 of **Employers' Liability** cover. This protects you if you are found legally liable for injury (including illness and death) caused to an employee whilst they are carrying out their work duties. It also provides cover if you need to defend yourselves against actions taken for breaches of Health & Safety regulations.

Cover also includes:

- Damages and legal costs relating to the employee's injury.
- People on work experience with your organisation.
- Compensation for court attendance as a witness in connection with a claim under this cover.

Our cover provides a minimum of £10,000,000 Employers' Liability cover.

4 Do you own or use motor vehicles?

Motor insurance is a legal requirement if your organisation owns or leases any motor vehicles. Comprehensive, Third Party Fire and Theft and Third Party Only cover options are available.

Cover also includes:

- Cover from claims from third parties for personal injury or loss or damage to their property.
- Cover for loss or damage to your vehicles, if Comprehensive cover is chosen.
- Legal expenses and motor uninsured loss recovery service following a claim up to £100,000.

Our motor cover will cover any legal age, any mileage and any driver.



5 Are you responsible for premises which you hire out?

If you hire out your premises to private individuals, **Hirers' Liability** cover is worth considering. If the hirer of your premises doesn't have their own Public Liability insurance, this cover will enable you to claim for the cost of repairs if they damage your property during the period of hire. It also protects the hirer if they cause personal injury to someone during the period of the hire. Cover does not apply to business or political hiring's.

Cover also includes:

- Cover under the Corporate Manslaughter and Corporate Homicide act 2007.
- Cover against legal costs in defending the hirer against criminal proceedings from alleged breaches of the Health and Safety at Work act 1974, Part II of the Food Safety Act 1990, and Part II of the Consumer Protection Act 1987.

We provide up to £2,000,000 of Hirers' Liability cover for injury claims, as standard.

6 Do you have buildings and contents that you want to protect?

If you own (or are legally responsible for) a building, and assets within a building, you can insure these under **Material Damage** cover. You can purchase Buildings and Contents insurance to protect your assets from damage caused by things like fire, theft, accidental damage and damage by storm or flood. Our policy is sold on an "All Risks" basis so you don't need to specify the circumstances that you want to insure against. Check our policy document for more information.

Cover also includes:

- £25,000 to cover fire extinguisher expenses.
- £5,000 to cover accidental breakage of fixed glass.
- £15,000 to cover accidental escape of metered water as a consequence of damage.

We will automatically increase your sums insured each year to account for inflation.



7 Can your organisation still run if your buildings are damaged?

As well as protecting your buildings and contents, you may also wish to protect against costs or loss of income caused by damage to your buildings under our **Business Interruption** cover. You can choose to protect your organisation from:

- Additional Expenses incurred as a result of your building being damaged such as renting alternative premises.
- Loss of Revenue if your main income is generated from the building.
- Loss of Rent if the building generates rental income from tenants/hires.

Cover also includes:

- £100,000 of cover against loss of Outstanding Debit Balances.
- £5,000 for the recovery of computer data.
- £25,000 for reduction in revenue resulting from the death of your patron or them being subject to a criminal investigation.

Business Interruption cover enables you to implement your disaster recovery plan and continue your services.

8 Does your organisation handle money?

If you handle money, take money to the bank and/or if you have an overnight safe on your premises, you might want to consider **Money** cover. This will protect you if money is stolen whilst in the supervision of your employees or volunteers, in your safe, or in transit to the bank.

Cover also includes:

- £5,000 for the replacement of safe or strongroom locks.
- Replacement cost of franking machines, safes, strongroom or security cases damaged as a result of a theft or attempted theft.
- Personal accident cover of £25,000 for people who have been assaulted while entrusted with security.

Money cover includes notes, coins, crossed cheques, postal orders and postage stamps.



9 Is it possible you might need legal help?

If it is possible that you could have action brought against you in relation to employment disputes, discrimination or other legal actions, you might want to consider **Legal Expenses** cover. We will appoint a solicitor to advise and represent you and pay the solicitors fees.

Cover also includes:

- Legal defence costs for specific situations.
- Property protection and bodily injury.
- Access to a 24/7 legal helpline.

You can extend cover to include contract disputes and debt recovery.



10 Does your building have a boiler, lift or any other plant equipment?

If you have items of plant e.g. boiler, lifts, filtration systems, workshop machinery, refrigeration equipment etc. you should consider having **Engineering Insurance**. This cover protects you if your equipment fails and causes damage to itself or damage to 'own surrounding property'.

It is a legal requirement to have certain equipment inspected, such as lifts, at regular intervals (defined by the legislation). **Engineering inspections** are provided by our colleagues at Zurich Management Services Limited (ZMSL). Equipment that does not have a legal requirement for inspection can also be inspected, to ensure it is safe and fit for purpose. (Please note, you can only buy our Engineering Insurance if your items are inspected by ZMSL).

Cover also includes:

- Damage to the equipment and the 'own surrounding property' up to £1,000,000.
- Reasonable additional costs necessary up to £50,000 to carry out temporary repairs.
- The cost of removing debris up to £25,000 or 20% of the indemnifiable damage, whichever is the lesser.

You can also choose to add cover for deterioration of stock, for items stored in fridges or freezers.



Other covers

Given the varied nature of not-for-profit organisations, some other covers may be required, depending on the activities you run, including:

Type of Cover	Why would I need this insurance?	Cover includes
Professional Negligence	If your organisation provides professional services to third parties which involve advice, design or specification for a fee.	<ul style="list-style-type: none"> Covers loss if an employee, in their professional capacity, makes an error or omission that results in a third party suffering a loss.
Libel and Slander	If you would like protection from third parties claiming compensation where you have to pay damages for libel (written) or slander (spoken) in the course of your business.	<ul style="list-style-type: none"> Employees or directors. Claims made during the policy period or notified within 12 months of cover expiring.
Business Travel	If you would like cover for regular trips that are taken on behalf of the organisation.	<ul style="list-style-type: none"> Employees' overseas medical expenses. Personal property and money.
Personal Accident	If you want to provide compensation to volunteers or employees if they are injured or assaulted in the course of your business.	<ul style="list-style-type: none"> Accidents or assaults. Official duties in connection with the business or organisation, including commuting.
Terrorism	If you are concerned about the threat of a terrorist act. The cover will protect against loss or damage to property caused by acts of terrorism.	<ul style="list-style-type: none"> Cover is available for properties in England, Scotland and Wales (a government indemnity applies in Northern Ireland). Cover is also available for properties in the Channel Islands and the Isle of Man but is restricted to £10,000,000.

To get a quote or find out more information: **0800 917 9420** enquiries@zurichtogether.co.uk www.zurich.co.uk/charity

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