

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Introduction

Welcome to our new 'Select' policy which provides you with a comprehensive and easy-to-buy insurance solution alongside flexible and bespoke alternatives. We have revised our policy to provide you with enhanced covers in areas we know are important to you, increased limits and provided greater clarity around some of our policy definitions to ensure that your organisation has an insurance solution that meets your specific needs. This replaces your current 'Insight' policy.

Please review your new policy so that you can ensure it meets your precise needs and familiarise yourself with the additional covers and limits now available. The information below and attached provides an overview of the changes that have been made. If you would like a more detailed explanation of the changes then please contact your normal underwriter.

We have revised/added the following general definitions for greater customer clarity

Average, Entity, Event, Housing properties, Insured, Insurer, Not for profit Entity, Other properties, Professional services, Specified property, Stock, Unoccupied, Limit of Indemnity, Sanctions, Buildings, Business, Contents, General exclusions, General conditions, Arbitration, Cancellation, Claims procedures, Observance, Other insurances, Reasonable care.

Sanctions

Notwithstanding any other terms of this policy we will be deemed not to provide cover nor make any payment or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of yours would violate any applicable trade or economic sanctions law or regulation.

Additional Changes

Your attention is drawn to the updates to the data protection clauses and the updated complaints procedure at the back of the policy.

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part A Material damage (incorporating Insight Part A – Material Damage and Part C – ‘All Risks’)

- Material damage cover now includes theft by violent and forcible entry or exit and accidental damage as standard
- Cover can be extended further to include full theft and subsidence if required
- Items previously specified as covered under the ‘All Risks’ section of the ‘Insight’ wording, are now covered under the Material damage section
- Computer equipment with sums insured up to £10,000 is covered under Material damage. Where the sums insured exceed £10,000, they must be covered under Part E Computer
- Contents definition expanded to include stock, drugs & medicines. & Works of Art (with a limit of £25,000 any one item.)
- Contents definition expanded to include Works of Art (with a limit of £25,000 any one item.) Cover can be provided for higher value items if they are individually specified

Covers Now Included

- Adaptation clause is now standard in the wording
- Archaeological discoveries with a £100,000 limit in any one period of insurance
- Bequeathed property with a £10,000 limit for any one item or £500,000 at any one site in respect of buildings
- Damage to reputation cover with a £50,000 limit for losses in excess of £1,000,000
- Glass now covered for accidental damage automatically
- Groundsmens’ equipment with a £10,000 limit for any one event

- Theft damage to buildings now covered automatically
- Transit cover with a £25,000 limit for any one event
- Upgrading sprinkler installation with a £25,000 limit for any one event
- Loss minimisation and prevention expenditure with a limit of £100,000 limit
- Inadvertent omissions with a £1,000,000 limit at any one premises
- Temporary loan £25,000 limit now covered automatically
- Option to extend cover to include theft of fabric of buildings up to a limit of £50,000

Increased Limits

- Contents – patterns, moulds, plans or designs limit increased from £7,500 to £10,000 for any one item or set of items
- Capital additions limit increased from £1,000,000 to £2,500,000 or up to a maximum of 10% of the sums insured, whichever is the lesser
- Drains and gutters limit increased from £10,000 to £25,000 for any one event
- Fire extinguishment expenses limit increased from £10,000 to £25,000 for any one event
- Landscaped gardens limit increased from £10,000 to £15,000 for any one event
- Metered water limit increased from £10,000 to £15,000 for any one event
- Replacement locks limit increased from £500 to £1,000 limit for any one event

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part B – Business interruption

Change to Existing Definition

Additional Expenditure now includes the increased costs incurred for rent, rates, taxes, lighting, heating, cleaning and insurance due to the enforced occupation of temporary premises

New Definitions

Damage, Estimated Rent Receivable, Rent Receivable, Standard Rent Receivable, Increase in Cost of Working, Maximum Indemnity Period

Covers Now Included

- Notifiable diseases and other health risks cover is widened to include rape and the limit of indemnity is increased from £25,000 or the sum insured whichever is the lesser to £100,000 any one event
- Additional Expenditure now defined as a cover
- Loss of Rent Receivable now defined as a cover
- Loss of Gross Revenue now defined as a cover
- Temporary Accommodation now defined as cover with a limit of up to 20% of the sum insured for the damaged property for any one event
- Actions of competent authorities with a limit of £50,000 for any one event

- Essential personnel with a limit of £20,000 in any period of insurance and a maximum indemnity period of 3 months
- Loss of attraction with a limit of £100,000 for any one event and a maximum indemnity period of 3 months
- Lottery winners (including Premium Bonds & National Football Pools) with a limit of £25,000 in any period of insurance and a maximum indemnity period of 3 months where the amount won is in excess of £100,000 per individual employee
- Property stored in Third Party Premises with a limit of £50,000 for any one event
- Transit with a limit of £25,000 for any one event within the territorial limits
- Optional cover is available for Loss of premises licence or registration certificate with a limit of £50,000 in any period of insurance and a maximum indemnity period of 12 months

Reduced Limit

- The limit in respect of Book Debts is reduced from £500,000 to £100,000 any one loss
- Public utilities and denial of access in respect of each item stated in the schedule is now subject to a limit of £5,000,000 for any one event

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part C – Works in progress – ‘all risks’

This is a new cover within the main package policy wording. Previously it has been insured under an individual standalone with a separate policy number, policy schedule and wording.

New definitions

Damage & Defined Perils

Covers Now Included

- EU and Public Authority requirements.
- Includes the reasonable costs and expenses incurred in effecting temporary repair and of expediting permanent repair with a limit of 50% of the repair cost had such cost not been incurred
- Indemnity to other persons

Extensions to Cover

- Professional fees for legal and consulting engineers' are now included up to a limit of the sum insured
- Debris removal is now extended to include boarding up and weatherproofing

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part D – Money

New Definition

Assault

Covers Now Includes

- Personal injury Victim support under Personal Injury for fees for professional counselling up to £40 per hour for an amount not exceeding £1,000 per person or a total of £5,000 for all persons arising out of one incident

Increased Limits

- Personal injury benefits for death, loss of limb or loss of sight increased from £10,000 to £25,000
- Personal injury benefits for permanent total disablement increased from £10,000 to £25,000
- Personal injury temporary disablement weekly benefit increased from Normal Weekly Earnings up to £150 per week to up to £250 per week
- Replacement safe or strong room locks required as a result of theft of keys limit increased from £1,000 to £5,000

Reduced Limits

- Clothing & personal effects limit reduced from £1,500 to £500 per person
- Cover for money in transit by persons aged 16 years or over now limited to £10,000. Cover can be provided for higher values if requested.

New Exclusions

- Loss of money over £250 from any bank note, coin or token operated machine now excluded

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part E – Computer

This is a new section and provides cover for computer equipment with a total sum insured of £10,000 or above.

Amounts of less than £10,000 can still be covered under Part A – Material Damage when the wider cover offered here is not required.

Definitions

Accident, Additional Expenditure, Additional Interest, Breakdown, Computer Suite Equipment, Damage, Denial of Access, Erasure, Failure of Electricity Supply, Failure of Telecommunications, Fire Perils, Incident, Indemnity Period, Maintenance Agreement, Maximum Indemnity Period, Other Computer Equipment, Perils Insured, Residual Breakdown, Revenue, Savings.

Covers Available

• Section 2 – Material damage

- Damage to computer suite equipment at the premises and other computer equipment away from the premises within the territorial limits caused by the insured perils stated on the schedule
- Automatic reinstatement of sum insured
- Capital additions and acquisitions with a £500,000 limit in the aggregate
- Debris removal with a limit of £5,000 or 2.5% of the sum insured, whichever is the greater, up to a maximum limit of £100,000
- European Union and public authority requirements
- Incompatibility of computer media with a £5,000 limit for any one occurrence
- Investigation costs with a £5,000 limit for any one occurrence
- Mitigation of impending loss with a £5,000 limit in respect of the occurrence

- Recharging of gas cylinders with a £5,000 limit for any one occurrence
- Cover is on a Reinstatement basis.

• Section 3 – Data and Information

- Indemnity in respect of costs and expenses incurred in the replacement or restoration of data and information as a result of damage, caused by the insured perils and no greater than the sum insured stated on the policy schedule.
- Accountant's fees with a £5,000 limit for any one occurrence
- Automatic reinstatement of sum insured

• Section 4 – Additional expenditure/ additional interest

- Indemnity in respect of any reasonable expenditure and interest incurred during the indemnity period in consequence of the incident less savings no greater than the sum insured stated on the policy schedule
- Accountant's fees with a £5,000 limit for any one occurrence
- Additional Lease charges with a £25,000 limit for any one occurrence
- Automatic reinstatement of sum insured

• Section 5 – Loss of Revenue

- Indemnity in respect of loss of revenue as a consequence of the insured incident less savings no greater than the sum insured stated on the policy schedule
- Accountant's fees with a £5,000 limit for any one occurrence
- Automatic reinstatement of sum insured

Exclusions

- **In respect of all sections:**

- Replacement of software licences
- Theft from unattended motor vehicles unless the vehicle is secured and the property is stored out of public view
- Electronic risks where damage is caused by virus or similar mechanism, hacking or denial of service.
- Pollution or contamination
- Unexplained losses
- Wear, tear and corrosion

- **In respect of section 2**

- Excess
- Damage which is responsible under a guarantee or maintenance agreement
- Erasure, destruction, corruption or distortion of software or data
- Theft not involving violent and forcible entry to or exit from any building at the Premises

- **In respect of Sections 3, 4 & 5**

- Minimum excess to apply is £500 any one claim
- Failure of electricity
- Failure of Telecommunications
- Programming errors or design defects
- Value of data

Special Provisions / Conditions

- **In respect of all sections**

- Data must be backed up
- A security policy must be maintained
- Subrogation waiver

- **In respect of section 2**

- A full inventory with description and value for every item insured must be prepared and maintained by you
- Other interests
- Underinsurance

- **In respect of section 3**

- The replacement or restoration of data or information lost or suffering damage may be carried out in an updated form

- **In respect of Section 5**

- Any adjustments implemented on current cost accounting will be disregarded
- Underinsurance
- All terms in this section are excluding VAT.

- **In respect of section 3, 4 and 5**

- The combined liability under sections 3, 4 or 5 in consequence of erasure directly or indirectly caused by or arising from:
 - virus or similar mechanisms will not exceed £25,000 in any one period of insurance
 - hacking or denial of service will not exceed £100,000 in any one period of insurance

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part F – Public Liability (Formerly Part E under the Insight wording)

Changes to Definition

- The definition of Employee is now extended to include volunteers assisting or co-opting to assist the insured
- The definition of Financial Loss has been removed as cover is now provided for this under Part K Financial and Administration Liability

New Definitions

Health Care, Health Care Professional, Incidental Treatment

Cover Now Included

- Cover now extended to include manual work carried out during temporary visits outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- Provision of first aid by an employee to any person
- Accidental obstruction, accidental trespass, accidental nuisance, accidental interference with pedestrian, road, rail, air or waterborne traffic, accidental invasion of the right of privacy, accidental interference with any right of air, light, water or way, wrongful interference with goods
- Wrongful arrest or false imprisonment
- Cover extended to include claims made or brought in the USA and Canada and any territories under their jurisdiction. Costs and expenses are included within the limit of indemnity in these jurisdictions
- Damage to reputation with a limit of £50,000 for any one claim if the claim cost is in excess of £1,000,000
- Cover extended to include the insured's legal liability under Section 13 of the Data Protection Act (1998). This does not include cover for the payment of fines and penalties or the cost of reinstating, rectifying or erasing any personal data
- Events with a capacity not exceeding 500 persons. Cover for larger events can be provided upon request

Increased Limit

- Court attendance costs increased from up to £250 per day for an employee or volunteer and up to £500 per day for a director to up to £500 per day for both Employees (including volunteers) and Directors

New Exclusions

- Asbestos
- Certain leisure activities – cover can be considered upon receipt of full details of the activities you provide if you undertake any leisure activities which might include the following:
 - Any form of contact sports, winter sports, rock climbing or mountaineering ordinarily necessitating the use of picks, ropes or guides, pot-holing, caving, parachuting, parasailing, paragliding, hang-gliding, bungee jumping, scuba and skin diving, white water rafting, racing except on foot, professional organised sports or air travel other than as a passenger in a licensed passenger carrying aircraft
 - Please note that these special exclusion in so far as it relates to contact sports will not apply to athletics track and field, badminton, baseball, basketball, bowling, bowls, cricket, fencing, football, handball, netball, rounder's, rowing, squash, swimming, table tennis, tag rugby, tennis or volleyball
- Liability arising from intoxication, the illegal use of drugs or deliberately expose to unnecessary danger except in any attempt to save human life
- Liability arising from or contributed to from the repair, maintenance or adaptation of any gas, water, electrical or heating appliance, system or vessel
- Liability arising from inflatables, fireworks and bonfires unless the insured ensures compliance with all relevant industry and Health and Safety Executive guidance
- Medical malpractice
- Motor exclusion has been extended to include maintaining, servicing, testing or repairing motor vehicles not owned, hired, leased or borrowed by the insured
- Financial loss cover has been removed and is now under section K – Financial and administration liability

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part G – Hirers' liability (Formerly Part F in the Insight Wording)

New Definitions

Clean up costs, Enforcing Authority, Premises, Remediation.

Covers Now Included

- Accidental obstruction, accidental trespass, accidental nuisance, accidental interference with pedestrian, road, rail, air or waterborne traffic, accidental invasion of the right of privacy, accidental interference with any right of air, light, water or way, wrongful interference with goods
- Cover extended to include claims made or brought in the USA and Canada and any territories under their jurisdiction. Costs and expenses are included within the limit of indemnity in these jurisdictions

- Corporate Manslaughter and Corporate Homicide Act 2007 now defined in the wording
- Defence costs incurred with the insurers written consent for any alleged breach of:
 - The Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
 - Part II of the Food Safety Act 1990
 - Part II of the Consumer Protection Act 1987
- Environmental clean-up costs now defined in the wording and offers cover for up to £1,000,000 any one claim in the aggregate inclusive of all Costs and Expenses

New Exclusion

- Asbestos

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part H – Employers Liability (Formerly Part G under the Insight wording)

New Definitions

- The definition of Employee is now extended to include volunteers assisting or co-opting to assist the insured

Increased limit

- Court attendance costs increased from up to £250 per day for an employee or volunteer and up to £500 per day for a director to up to £500 per day for both Employees (including volunteers) and Directors
- Damage to reputation with a limit of £50,000 for any one claim if the claim cost is in excess of £1,000,000.

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part I – Libel and slander (Formerly Part H under the Insight wording)

Cover Now Included

- Cover now operates for any publication or utterance on which a claim is based occurring during the period of insurance or within 3 years prior to the inception of this part

New Exclusion

- In respect of Directors co-insurance in which the first 10% of any loss is excluded up to a maximum amount of £1,000 for each and every claim

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part J – Professional negligence (Formerly Part R under the Insight wording and defined as Professional Indemnity)

New Definitions

Business Partner, Circumstance, Claim, Defence Costs (Replaces Costs and Expenses), Employee, Health Care, Health Care Professional, Incidental Treatment, Insured, Related Entity

Limit of Indemnity

- Limit of Indemnity shall now apply to any one claim rather than in the aggregate to all claims made in any one period of insurance.

Cover Now Included

- Cover expanded to anywhere in the world excluding the USA, Canada and any territories under their jurisdiction
- Widened to civil liability basis, not just cover for any breach of professional duty due to any negligent act, error or omission
- Costs of criminal proceedings included with an aggregate limit of indemnity of £1,000,000 and an excess of £2,500 or the excess in the schedule, whichever is the lesser
- Fee costs
- First party copyright infringement with a £25,000 limit in the aggregate during the period of insurance
- Loss of documents with a £100,000 limit in the aggregate during the period of insurance
- A special provision has been added in respect of Joint liabilities

Increased Limits

- Representation costs (formerly Legal Representation Cover) increased from a £10,000 limit to a £25,000 limit in the aggregate during the period of insurance
- Court attendance costs increased from up to £250 per day to up to £500 per day for employees and the aggregate limit during the period of insurance is increased from £10,000 to £25,000.

New Exclusions

- Competition, restraint of trade or taxation
- Criminal or malicious acts

- Financial risks – FCA regulated activities
- Goods and services
- Insolvency
- Pension or employee benefit schemes
- Product and buildings
- Property and transportation
- Punitive damages or fines
- Related Entities
- Trading losses

Amended Exclusions

- Under Contractual Liability the exclusion is extended to include
 - Any express acceptance by the insured of liability for liquidated damages
- Directors and officers and Trustees Liability which replaces the Directors and Officers exclusion in Insight
- The Employment exclusion is extended to exclude the following:
 - Any express or implied terms of a partnership agreement or membership agreement
 - Death, bodily injury, mental illness, sickness, disease, mental anguish or shock of any business partner, director, principle or employee while in the course of their employment with the insured
- Libel and Slander which replaces Defamation or Malicious Falsehood in the Insight policy
- Medical malpractice exclusion shall not apply to Incidental Treatment forming part of the official duties of a suitably trained employee
- Prior circumstances and claims is now extended to exclude against any insured prior to inception of this part

New Special Conditions

- Arbitration
- Claims procedures
- Other insurances

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part K – Financial and administration liability

This is a completely new cover which incorporates elements of your previous Insight policy, mainly those from Employee Dishonesty and Trustees Indemnity or Directors and Officers Liability. Cover is structured around 3 main sections, all dealing primarily with financial losses (i.e. not injury or property damage):

- Directors' and officers' liability (*previously Part Q Trustee and Trust Fund Indemnity under the Insight wording*)
- Corporate liability (*previously Financial Loss under Part F of the Insight wording Public Liability*)
- Crime (*previously Part N Employee Dishonesty of the Insight wording*)

New Definitions

Benefits, Change of Control, Civil Fines and Penalties, Claim, Defence Costs, Director or Officer, Discovery or Discovered, Employee, Employment Claim, Employment Wrongful Act, Extradition, Financial Institution, Financial Loss, Forgery, Greenhouse Gases, Indemnifiable Financial Loss, Insured, Insured Organisation, Insured Person, Investigation, Investigation Costs, Limit of Indemnity, Official Body, Outside Entity, Outside Entity Executive, Pension Scheme, Pollutants, Pollution, Pre-claim Costs, Pre-claim Event, Property, Proposal, Prosecution Costs, Securities, Self Report, Subsidiary Company, Third Party, Wrongful Act

Covers Now Included

• Directors' and officers' liability

- Automatic acquisition where assets do not exceed 25% of the insured total assets as stated or are any of the following: domiciled outside the EU, does not have publicly traded companies or a financial institution
- Bilateral extended reporting period replaces Extended Reporting Period
- Civil Fines and Penalties up to 10% of the limit of indemnity
- Emergency costs up to 10% of the limit of indemnity
- Financial loss for Environmental management claims
- Estates, heirs or legal representatives replaces Personal Representatives

- Investigation of the insured organisation replaces Representation Costs
- Loss of documents limit up to £100,000 in the aggregate
- Outside entity executives
- Reputational recovery limit up to £100,000 in the aggregate
- Retired and resigned directors and officers cover replaces Retired Insured Persons
- Taxes and employee compensation limit up to £50,000 in the aggregate

• Corporate liability

The main new feature offered by this section is cover for the consequences of the provision of, or failure to provide, professional services. This reduces the circumstances in which full Professional Negligence cover is required. Cover is set out in three sections:

- Criminal Proceedings – charges or investigations connected with corporate manslaughter
- Professional Services – this new cover aims to reduce the need to buy specific Professional Negligence cover at higher premium. Any professional work is included where carried out as a not-for-profit activity (i.e. no distribution of surplus funds to a shareholder) and where no commercial fee is earned (e.g. income is simply a grant or funding from a public body). The risk of injury or damage from the qualifying Professional Services is covered on an identical basis under Public Liability
- Other Financial Loss – this cover was previously provided under the Public Liability part of your Insight policy
- Bilateral extended reporting period
- Emergency costs up to 10% of the limit of indemnity and not in addition to the limit of indemnity
- Loss of documents limit up to £100,000 in the aggregate and not in addition to the limit of indemnity
- Reputational recovery limit up to £100,000 in the aggregate and not in addition to the limit of indemnity

- **Crime**

This new cover is an enhancement in that it also applies for direct financial loss of any money, Property or Securities sustained by the insured as a direct result of any single, continuous or repeated act of fraud or dishonesty for which the insured is responsible at law committed by an Employee acting alone or in collusion with others which is first Discovered during the period of insurance

The main additional features of Crime cover are:

- Bilateral extended reporting period
- Computer fraud by third parties
- Employee benefits plans (indemnity to trustees of pension scheme)
- Forgery
- Funds transfer fraud
- Investigation costs
- Money orders
- New entities
- Counterfeiting of paper currency
- Reconstitution costs (software programs) up to a limit of £25,000 in the aggregate and not in addition to the limit of indemnity

Exclusions

- **Directors' and officers' liability**

- Conduct
- Medical Malpractice

- **Corporate liability**

- Bodily Injury and property damage
- Conduct
- Contracts
- Employment Benefits & Employment claims
- Financial risks arising from activities associated with the Financial Conduct Authority or successor authority
- Medical Malpractice
- Monopolies where breaches of actual or alleged violations of any law whether statutory, regulatory or common law occur
- Pension schemes
- Pollution
- Prior circumstances and claims
- Securities offering

- **Crime**

- Consequential Losses
- Damages and Fines
- Defence Costs
- Extortion, Kidnap and ransom
- Fees costs or expenses
- Losses caused by any Employee whom the insured was aware had previously committed a criminal act (Fraudulent employees)
- Inter Insured
- Proprietary information and trade secrets

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part L – Motor (Formerly Part I in the Insight wording)

New Definitions

Excess and No Claim Discount

New Cover Included

- Corporate Manslaughter now incorporated within the document
- Personal accident resulting in death, loss of sight in one or both eyes or loss of use of one or more limbs to an employee or spouse of an employee for a limit of £10,000
- The exclusion in Insight for Theft when Keys used has been removed

Increased Limits

- Personal effects limit increased from £150 to £250 for any one occurrence
- Theft of keys limit increased from £500 to £1,000 for any one occurrence for each vehicle

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part M – Motor legal expenses and uninsured loss recovery (Formerly Part J in the Insight wording)

New Definitions

Agent, Attendance expenses, Date of Occurrence and Representative

Amendments to the Special Conditions

- Addition of Arbitration where there is a disagreement about the way a claim is handled
- Amendments to the Claims Procedures

Amended Exclusions

- Any claim of less than £300 where the driver at fault cannot be traced or doesn't have insurance is now excluded
- Judicial Review is now excluded
- Removal of fixed 180 day requirement for reporting replaced with requirement for reporting within a reasonable time relevant to the claim

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part N – Inspection contract

This Part has been rewritten to clearly identify what is expected from Zurich Engineering and from you in order to carry out the inspection service.

You will have access to Crimson, our free online reporting system, developed and owned by us. This gives you access to reports and management information 24/7. For help and guidance call Zurich Engineering on 0121 697 9259 or email Crimson@uk.zurich.com

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part O – Plant protection (Formerly Part L under the Insight wording)

New Definitions

Fragmentation

Cover Now Included

- Emergency Services charges up to a limit of £15,000 for each and every claim
- Loss minimisation and prevention expenditure with a limit of £25,000 in the aggregate in any one period of insurance
- Debris removal costs now include removing debris to comply with the Waste Electrical and Electronic Equipment Directive (WEEE)
- Temporary removal is now extended to include the European Economic Area and Switzerland
- Additional cover is available for Fragmentation

Amended Limit

- Expediting Expenses limit increased from up to £5,000 to up to £50,000 or 50% of the amount payable whichever is the lesser
- Temporary removal now limited to £100,000 for any one event

New Exclusions

- Debris removal costs now has a limit of £25,000 or 20% of the indemnifiable damage whichever is the lesser
- Damage to any item of plant unless the item has a current report of inspection provided always that any item which remains 'not available' or 'not located' 60 days after the issue date of the report will be deemed not to have a current report of inspection

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part P – Deterioration of stock (Formerly Part M under the Insight wording)

Cover Now Included

- Loss minimisation and prevention expenditure with a £2,500 limit in the aggregate in any one period of insurance.

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part R – Personal accident (Formerly Part O under the Insight wording)

Changes to Definitions

- Annual Salary is now the total annual gross salary excluding overtime, bonus or commission payments paid to the claimant at the date bodily injury is sustained
- Gross Weekly Wages is the gross average weekly equivalent of the Annual Salary

New Definitions

Benefit Period, Bodily Injury, Child, Conveyance, Country of Permanent Residence, Country of Secondment, Deferment Period, Employee, Event, Event Aggregate Limit, Hi-jack, Journey, Kidnap, Medical Expenses, Medical Practitioner, Multi-engined Aeroplane, Operative Time, Other forms of Aerial Transport Limit, Paraplegia, Partner, Permanent Total Disablement, Quadriplegia, Temporary Partial Disablement, Temporary Total Disablement, Total Loss of Hearing, Total Loss of Speech, War

Covers Now Included

- Childcare costs and domestic staff expenses up to a limit of £500 per week for up to a maximum of 26 weeks
- Coma benefits up to a limit of £375 per week for up to a maximum of 104 weeks
- Damage to personal effects up to a limit of £1,000
- Dental injury expenses limit up to a maximum of £2,000
- Dependants benefit subject to a maximum of £5,000 per child and up to 10% of the amount stated under benefit 1 or £50,000 whichever is the lesser
- Disability assistance up to a limit of £20,000 with the insurers prior written consent
- Disappearance
- Domestic travel expenses up to a limit of £5,000
- Exposure

- Facial scarring up to a maximum limit of £10,000
- Funeral expenses up to a limit of £10,000
- Hijack and kidnap (cover continues during an incident)
- Hospitalisation benefit up to a limit of £375 per week for a maximum period of 52 weeks
- Medical expenses up to a maximum limit of £20,000
- Moving costs up to a maximum limit of £20,000
- Physiotherapy up to a maximum limit of £500
- Rehabilitation support
- Retraining expenses up to a maximum limit of £15,000
- Removal of terrorism exclusion
- Removal of drug and alcohol exclusions
- War exclusion only applies to home or secondment countries
- Removal of exclusion of deliberate exposure to danger

Increased Limit

- Overall Event Limit increased from £2m to £5m

Exclusions

- Age limit of 90 years*
- Additional exclusions for extreme sporting activities*
- Exclusion of travel to dangerous areas (i.e. those subject to F&CO warnings*)
- Disablement cover restricted for non-employees to apply where Insured Person cannot undertake any occupation.
- Removal of the provision for a 10 year annuity benefit as an alternative to permanent total disablement
- Reduction of limit for air travel from £2m to £1m involving multi-engined aeroplanes, and to £500,000 involving other forms of aerial transport (usually helicopters)*

**may be overridden in certain circumstances, upon referral*

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part S – Business travel

Changes to Definitions

- Journey now covers a period up to 6 months
- Person Insured now includes volunteers

New Definitions

Bodily Injury, Cancellation or Curtailment Limit, Child, Consultants' Costs, Conveyance, Country of Permanent Residence, Country of Secondment, Electronic Business Equipment, Emergency Repatriation Expenses, Employee, Event, Kidnap, Kidnap Aggregate Limit, Legal Expenses, Life-threatening Situation, Medical Practitioner, Missed Departure, Missed International Connection, Money, Natural Catastrophe, Operative Time, Overseas Medical Expenses, Personal Property, Security Costs, Travel Expenses, War, Zurich Travel Assistance

Covers Now Included

- Medical and associated expenses includes premature childbirth, Foreign coma benefit limit £50 per day, Foreign hospital confinement £50 per day, Foreign funeral expenses limit £10,000, Search and rescue expenses limit £50,000, Supplementary hospital expenses limit £25,000 and UK repatriation expenses limit £10,000
- Personal property includes Delayed Personal property limit £500, Loss of keys limit £500, Passport or visa loss during a journey limit £750 and Pre-journey theft of passport or visa limit £500
- Electronic business equipment (not personal property)
- Cancellation and other expenses includes Missed international connection & missed departure, Promotional vouchers and awards and Replacement personnel expenses
- Kidnap Consultancy for trips of 30 days or less (please note no ransom payment cover)

- Political & natural disaster evacuation costs
- Legal expenses limit £25,000
- Personal security assistance limit £10,000
- Rental vehicle collision damage waiver limit £25,000
- Removal of pre-existing medical conditions & HIV AIDS exclusions, but a stricter application of the exclusion of "travelling against medical advice"
- Age limitation increased from 75 to 80 years
- Exclusions relating to alcohol and drugs less stringent and applicable only to Medical Expenses, not all cover sections.
- Removal of terrorism exclusion.
- Enhanced travel assistance services (via Zurich Travel Assistance)*

**note that some covers (e.g. evacuation costs, in-patient hospital treatment costs) are only claimable where Zurich Travel Assistance (ZTA) are contacted first.*

Increased Limit

- Travel delay increased to £75 per hour for the first 4 hours delay up to a maximum amount of £750

New Exclusions

- Personal Accident cover now removed. Can be included under Part R Personal Accident
- Specific exclusion of pre-existing medical conditions applies instead of individual referral to insurers for clearance under Medical Expenses and Cancellation sections
- Compulsory use of Zurich Travel Assistance (ZTA) for certain events
- Revision of list of hazardous activities that are excluded
- Journeys longer than 6 months are treated from Day One as secondments and are subject to restriction in cover for medical treatment

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part T – Legal expenses (Formerly Part P under the Insight wording)

Covers Now Included

- Employment disputes cover is now written on an Employment Practices basis removing the prospects of success clause
- Standard cover is now Employment disputes, Compensation awards, Legal defence, Tax protection, Property protection, Bodily/personal injury, Statutory licence protection, Jury service, TUPE, Helplines
- Can add in Contract disputes or Contract disputes and debt recovery for an extra cost

Select Policy

Notice to Charities & Social Organisations Insight Policyholders

Part U – Terrorism (Previously Part T under the Insight Wording)

Still retains its individual policy number for accounting purposes and will be invoiced separately

Cover Changes

Under Section 1 – Special Definitions

- The definition for Phishing has been removed

Under Section 2 – Cover

- Damage to property insured under parts A, C, D, E and O to reflect the changes to the wording
- Business interruption insured under parts B & E to reflect the changes to the wording

Zurich Insurance plc

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

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