

SUMMARY OF INSURANCE

The Insurance Underwriter (Insurer) is Zurich Municipal. BTCV manage the block scheme on their behalf. BTCV is authorised and regulated by the Financial Services Authority.

Public Liability - Indemnity Limit £5,000,000 (Optional upgrade to £10,000,000)

Zurich Municipal will meet the compensation that you are legally liable to pay for personal injury or damage to property belonging to others, including legal costs. The negligent act is covered whether a Committee Member, Director, Trustee or Volunteer commits it. The policy operates in respect of all activities that you have told Zurich Municipal (via BTCV) about.

Cover is provided for products, including food sold or supplied by you. The provision of design, advice or management services for others is excluded. Separate professional indemnity insurance may be required if you provide these services.

With Court awards to individuals running into £ millions, very few organisations insure for less than £3 million. Because claims can involve more than one person, many are now seeking a minimum limit of £5 million. A limit of £5 million is provided under the Zurich Municipal scheme and an additional top-up is available to increase the limit to £10 million if your group wishes.

Please be aware that no cover is provided for gradually occurring pollution or for claims arising from the use of motor vehicles or boats.

Personal Accident

Zurich Municipal will pay the agreed monetary benefit to your group if anyone in your group sustains bodily injury by accident or assault whilst engaged on your official activities including direct travel.

Under this policy a fixed sum (Capital Benefit £20,000) is paid in the event of death, loss of limbs or eyes or permanent disablement. There is a scale of compensation that provides a percentage of the capital benefit for certain disabilities, such as loss of hearing, individual toes, fingers, etc.

For all members of your group, apart from children, there is a Weekly Benefit (£50) paid for up to 104 weeks. This weekly benefit is for those who might suffer a temporary total disablement.

The death benefit for those under 18 years of age and who are still in full time education is £7,500. For those over 75, any cover is limited to payment for death, loss of limbs, eyes or permanent total disablement with a maximum benefit of £10,000.

The policy does not pay more than £2 million in respect of everyone insured under a single policy arising from a single accident.

There is access to a free legal helpline as part of the policy offering total peace of mind.

An Insurance schedule and full policy document will be sent once your application has been approved.

Definitions of Insured Persons

The following are definitions of people that may make up your group.

All unpaid staff are classed as group members, including Directors, Trustees, Committee members and leaders.

Anyone who pays a subscription/membership to the group is classed as a group member.

Non members who engage in group activities without pay (except expenses) are classed as volunteers.

(Regular volunteers can be classed as group members if there is no subscription/membership scheme running)

Members of the public who attend group events or visit the site are classed as visitors.

Staff paid via PAYE are classed as employees.

Anyone who works for the group and takes payment at a professional rate is classed as a contractor.

Your Public Liability policy covers Volunteers, Visitors, Employees and Group Members of all ages, for any claim made against them by a third party.

Your Personal Accident policy covers Group members over the age of 4 years.

An Employers Liability policy would cover any employee on your PAYE payroll for personal accident and is a legal requirement for any employer.

There is no cover for contractors. Contractors are expected to provide their own policy.

If the paid workers are charging only expenses or accepting small donations from your group then the groups public liability will cover them as volunteers.

Contractors should have their own insurance, because if an accident occurs as a result of their actions then the liability is with the contractor, not the group.