

Select for Charities and Social Organisations for Parentkind Membership Insurance

Summary of cover



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Ltd Select for Charities and Social Organisations Policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document, which can be sent by email on request.

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, Works in Progress, Money, Computer, Public Liability, Hirers' Liability, Employers' Liability, Libel and Slander, Professional Negligence, Financial and Administration Liability, Motor including Legal Expenses and Uninsured Loss Recovery, Plant Protection, Deterioration of Stock, Personal Accident, Business Travel, and Legal Expenses.

The standard duration of this insurance contract is 12 months.

Material Damage

This cover provides reinstatement following damage all within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands for Buildings, Contents and Stock against 'All Risks' including the following events: fire, lightning, explosion, aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil, glass, theft and accidental damage with the option to include cover for subsidence.

Sum Insured

Property owned by the Insured	£14,375 (Declared value £12,500 plus extra to allow for inflation during the Policy period)
Any Property which the PTA hires for events including professional audio equipment, bouncy castles, etc.	£10,000

Excesses

- £100 of any claims other than as a result of fire, lightning or explosion and aircraft.
- £250 of any claims in respect of marquees.
- £1,000 of any claims in respect of subsidence.

Example claim – A shed owned by the PTA has flooded and damaged sound equipment owned by the PTA.

Features and benefits	Significant exclusions or limitations
Adaptation Clause – Energy Performance and Sustainable Buildings – Limit 5% or £100,000 whichever is the lesser	Storm or Flood
Archaeological discoveries – Limit £100,000	<ul style="list-style-type: none"> • Damage caused by frost, subsidence, ground heave or landslip
Avoidance of impending loss – Limit £100,000	<ul style="list-style-type: none"> • Damage to moveable property in the open, fences and gates
Bequeathed property – Limit £10,000 any one item and £500,000 any one site	<ul style="list-style-type: none"> • Damage attributable solely to change in the water table level
Capital additions – Limit £2,500,000	Unoccupied Properties
Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000	<ul style="list-style-type: none"> • Damage caused by freezing, escape of water or malicious persons in respect of Buildings which are unoccupied
Debris removal costs	Subsidence, Ground Heave or Landslip*
Drains and gutters – Limit £25,000	<ul style="list-style-type: none"> • Damage caused by: <ul style="list-style-type: none"> – subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe – the normal settlement or bedding down of new structures
EU and Public Authority requirement – Limit 15% of the Buildings sum insured	Theft
Fire extinguishment expenses – Limit £25,000	<ul style="list-style-type: none"> • Not involving forcible or violent entry to or exit from any building*
Glass breakage – Limit £5,000	<ul style="list-style-type: none"> • Where the Insured or any Employee are involved
Groundsmen's equipment – Limit £10,000	<ul style="list-style-type: none"> • Property in the open (except Groundsmen's equipment)
Inadvertent omissions – Limit £1,000,000	<ul style="list-style-type: none"> • From an unattended vehicle
Landscaped gardens – Limit £15,000	Accidental Damage
Loss minimisation and prevention expenditure – Limit £100,000	<ul style="list-style-type: none"> • Inherent Vice or Latent Defect
Metered water – Limit £15,000	<ul style="list-style-type: none"> • Wear and Tear
Property in transit – Limit £25,000	<ul style="list-style-type: none"> • Defective Design or Workmanship
Replacement of locks – Limit £1,000	<ul style="list-style-type: none"> • Gradually Operating Causes
Temporary removal – Limit £25,000	Terrorism*
Trace and access – Limit £10,000	Items above marked * have an optional 'buy-back' upon request
Unauthorised use of utilities – Limit £10,000	

Business Interruption

This cover provides financial compensation for any reasonable additional expenditure, following a valid damage claim in respect of an insured event under the Material Damage section.

Sum Insured £10,000

Excess Nil

Example claim – If there was a theft resulting in the loss of property and the PTA were required to hire additional PA and audio equipment in order that the event could still go ahead, this would be an additional expenditure as a result of the loss and they could claim for the cost of this.

Features and benefits	Significant exclusions or limitations
Action of competent authorities – Limit £50,000	Losses outside of the Indemnity Period
Book debts – Limit £100,000	Material Damage Provisos
Computer data – Limit £5,000	• An event not covered by Material Damage cover
Death of a patron – Limit £25,000	• Deliberate act of service suppliers
Denial of access – Limit £1,000,000	• Deliberate cutting off of water, gas, electricity, fuel or telecommunications services by the suppliers
Essential personnel – Limit £20,000	
Failure of public utilities – Limit £1,000,000	
Loss of attraction – Limit £50,000	
Loss of licence – Limit £50,000	
Lottery syndicate winning above £100,000 – Limit £25,000	
Named diseases, murder, suicide or rape – Limit of £100,000	
Property stored elsewhere – Limit £50,000	
Property in transit – Limit £25,000	
Professional Accountants Fees	

Money

	What does it cover?	Sum Insured	Excess	Example
Loss of Non-negotiable money	Loss of money other than cash, e.g. crossed cheques or crossed bankers' drafts	£250,000	£50	A cheque from the PTA has had the figures fraudulently amended
Cash in transit in the custody of any employee or PTA volunteer, in transit by registered post (£250) or in a Bank Night Safe	<p>Cash in transit, e.g. taking monies collected at an event to the bank</p> <p>For cash deposits over £3,000 and up to £7,500, there must be a minimum of two persons aged over 16 accompanying the cash</p> <p>For deposits of £7,500 to £15,000 there must be a minimum of three people accompanying the cash, and for all deposits over £15,000, these must be handled by a specialist security carrier (e.g. Securicor, G4S) and notified to Zurich in advance</p>	£5,000	£50	On the way to the bank to make a deposit, a PTA member is mugged and the cash is stolen
Cash in transit in the custody or control of a security company or similar organisation	As above.	£25,000	£50	On the way to the bank to make a deposit, the security company is mugged and the cash is stolen
Cash in a private residence of an employee or PTA volunteer	Cash stored at a private home of a committee member, employee or other PTA volunteer	£1,000	£50	The treasurer takes home cash collected at a PTA event to bank the following day. They are burgled overnight, and the cash is taken. The PTA would be covered for the value of the cash, up to £1,000
Cash in the premises, in the custody of or under the actual supervision of any employee or PTA volunteer	Cash at an event which is being looked after by a PTA member, e.g. while an event is in progress or following an event	£5,000	£50	While an event is ongoing, cash is stolen from a manned stall. It would be expected that a running total of all cash taken at events would be undertaken at regular periods during the event
Cash in locked safe or strong room	Cash stored at the school in a safe or strong room	£10,000	£50	Cash belonging to the PTA is stored in the school safe prior to being banked. The safe is broken into and the cash stolen
Cash in locked receptacles other than a safe or strong room	Any cash stored in a locked receptacle, such as a cash box	£1,000	£50	Someone breaks into the school and steals the cash box

Features and benefits	Significant exclusions or limitations
Replacement of safe/strongroom keys up to £5,000	Breakdown of machines and cash dispensers
Unattended vehicles up to £100	Error or omission arising from receipts, payments or accounting practice
Machines up to £250	Fraud or dishonesty of your employees not discovered within 72 hours
Personal Accident/Assault	Theft from unattended vehicles over £100
Death and capital benefits up to a maximum of £25,000 per person	Theft from vending machines over £250
Temporary total disablement up to £250 per person per week	
Personal Effects: Accidental damage to the personal effects of any person up to £500	
Victim support for counselling costs up to £1,000	

Public Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants costs and expenses arising from (a) accidental bodily injury including death, illness and disease (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Limits of Indemnity

Public Liability	£10,000,000
Public Liability – Car Washing	£5,000 any one occurrence and £25,000 for the event overall
Excess	Nil

Example claim – Examples could include: attendees of a PTA disco suffering injury as a result of slipping in a spilled drink, a member of the public receiving burns at a firework event, or damage to a neighbouring property as a result of event activities. However, it must be proven you are legally liable in any event.

Features and benefits	Significant exclusions or limitations
Communicable Disease – Limit £50,000 any one incident, up to a maximum £250,000	Asbestos
Contingent Motor Liability	Medical Malpractice
Corporate Manslaughter defence costs up to Limit of Indemnity in schedule	Motor
Court Attendance – Limit £500 per day	Professional liability for errors or omissions involving advice, design or specification
Data Protection Legislation – Limit £1,000,000	Property held in trust
Defective Premises Act	Replacing or rectifying products
Indemnity to other persons	The use of inflatables, fireworks and bonfires where industry and HSE guidance has not been followed
Overseas Personal Liability	If the event has more than 3,000 people attending
Professional services (see definition under Financial and Administration Liability Section below)	Damage to that part of any property where it's the direct result of work carried out by the Insured
Pollution Environmental Damages Regulations	Vessels or craft
Legionella	Engagement in any excluded activity
Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000	Exports to USA/Canada
Third Party Working Risks	Pollution and Contamination – sudden and unforeseen only covered
Abuse cover, unless otherwise specified	Cyber
Treatment Risks – non-professional medical treatment for non-invasive treatments only	

Employers Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Limit of Indemnity £10,000,000

Excess Nil

Example claim – A volunteer slips in a pool of water while supervising a swimming gala run by the PTA. The PTA has a duty to provide a safe working environment for the volunteer whilst supervising the gala, and the PTA may be found liable in the event of any injury to the volunteer.

Features and benefits	Significant exclusions or limitations
Court Attendance – Limit £500 per day	Motor
Corporate Manslaughter defence costs for injury claims up to Limit of Indemnity in schedule	Work offshore
Indemnity to other persons	Work overseas, unless of a temporary nature
Health and Safety at work defence costs	
Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000	
Legal defence costs	
Payment of Unsatisfied court judgments in favour of your Employees (if six months have passed since the award)	
Work experience placements covered	

Deterioration of Stock

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

Sum Insured £1,000

Excess £50

Example claim – A PTA owned freezer breaks down causing the loss of the contents inside it.

Features and benefits	Significant exclusions or limitations
Additional costs such as:	Consequential losses
• cleaning or decontamination	Wear and tear
• obtaining a condemnation certificate as proof of loss	Losses arising from fire and other perils which should be covered under a Material Damage policy
• disposal of goods for which a condemnation certificate has been issued	Losses arising from the deliberate withdrawal of the electricity supply by the supplier
Loss minimisation and prevention expenditure – up to £2,500	Losses arising from malicious damage

Financial and Administration Liability

Covers your directors or trustees and certain employees in senior positions for claims made against them personally due to the capacity in which they work for you. Protection is also provided to your organisation (Corporate Liability) for financial losses arising from your general business as well as any professional services you offer in accordance with your charitable or not-for-profit services; there is also Crime cover for dishonesty of employees and volunteers and for theft of your financial assets by criminal activity. These covers are under the following headings with the standard limits of indemnity as follows:

Cover and Standard Limit	Excess per Claim
Directors, Trustees and Officers Liability – Standard Limit £1,000,000 Example claim – A trustee allocating funds to an activity not authorised by the PTA. Corporate Liability – Limit of Indemnity £1,000,000 Example claim – Defence against criminal proceedings following a charge of corporate manslaughter.	No excess
Crime Treasurers – Limit of Indemnity £5,000 Members – Limit of Indemnity £750 Extensions: Computer Fraud by third parties, Forgery and Funds transfer fraud – Limit of Indemnity £25,000 Example claim – A member stealing money from the organisation.	£100 £100 £5,000

Detailed Cover outlines

Directors, Trustees and Officers Liability

Personal liability of Insured Persons for financial loss arising from a wrongful act, and liability of the Insured Organisation where it is bound or permitted to indemnify the Insured Person.

Features and benefits	Significant exclusions or limitations
Automatic acquisition of subsidiary entity Bilateral extended reporting period Civil fines and penalties Environmental mismanagement claims Estates, heirs and representatives Investigation of the Insured Organisation Loss of documents Marital estates Outside entity contingency Reputational recovery costs Retired and resigned directors and officers Taxes and employee compensation	Bodily injury and property damage Fraud or improper gain Medical malpractice Pension trustees Prior circumstances and claims

Corporate Liability

Financial loss of the Insured Organisation arising from:

- criminal proceedings (Corporate Manslaughter/Homicide)
- professional services (see definition below)
- other financial loss (see policy).

Professional services are those performed or provided by the Insured in the furtherance of its purpose as a registered charity or not-for-profit entity. To qualify for this cover any income received must amount to reimbursement of direct expenses or a grant or other form of funding from a public authority.

Not-for-profit means an organisation that uses its surplus income to achieve its published goals and does not distribute it to any employee, member, director or shareholder.

Where professional services do not fit these criteria, extra and specific cover may be arranged under Professional Negligence (see below).

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period	Advice, design or specification (unless as professional services as defined)
Emergency costs	Bodily injury and property damage
Loss of documents	Contract breach
Reputational recovery costs	Employment benefits and Employment claims
	FCA regulated work, investment, financing
	Medical malpractice
	Monopolies/trade practice
	Offering of securities
	Pension trustees
	Pollution
	Prior circumstances and claims

Crime (including Fidelity Guarantee)

Direct losses of money, property or securities arising from fraud committed by employees or volunteers or by a third party computer fraud, theft of funds by fraudulent transfer by third parties, forgery and counterfeiting.

Features and benefits	Significant exclusions or limitations
Investigation costs	Consequential or indirect loss
Pension Fund trustees	Damages, defence costs and fines
	Extortion, kidnap and ransom
	Fees, costs or expenses to establish a loss
	Previous fraud by an employee or volunteer
	Inter insured claims
	Proprietary information and trade secrets

Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Benefits

• Death/Loss of Limbs/other permanent total disablement	£25,000
• Temporary total disablement	£200 per week
• Temporary partial disablement	£80 per week
• Temporary disablement Benefit Period	104 weeks

For more detail over policy benefits in addition to those listed above please get in touch with your usual contact at Zurich.

Excess Nil

Example claim – A stand collapses on a volunteer causing permanent sight loss in one of their eyes. The policy would cover the PTA for up to £25,000 if a claim is made, based on the loss suffered by the individual.

Features and benefits	Significant exclusions or limitations
For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement	Persons over the age of 90
Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life. For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you	Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation
Cover automatically includes additional benefits for:	Sickness, disease or degenerative condition, suicide or self-harm
Childcare and domestic staff costs – up to £500 per week for 26 weeks	Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy
Coma benefit – up to £375 per week for 104 weeks	Certain hazardous sports and listed pursuits
Damage to personal effects following an occurrence insured – up to £1,000	Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel
Dental injury expenses – up to £2,000	War in the home country or a secondment destination
Dependants' benefit	The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence. This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel
Disability assistance – up to £20,000	
Disappearance	
Domestic travel expenses – up to £5,000	
Exposure to the elements	
Facial scarring – up to £10,000	
Funeral expenses – up to £10,000	

Features and benefits	Significant exclusions or limitations
Hijack or kidnap Hospitalisation benefit – up to £375 per week for 52 weeks Medical expenses – up to £20,000 Moving costs – up to £20,000 Physiotherapy – up to £500 Rehabilitation support Retraining expenses – up to £15,000	

Factors to take into account when considering your insurance

- You should risk assess any event that you undertake.
- You should ensure all elected committee members and PTA volunteers are aware of the event risk assessment, its findings and recommendations and that all reasonable steps are taken to prevent injury.
- You should ensure DBS checks are carried out where required.
- When involving animals, you should ensure the owner has their own public liability insurance in place and that it is understood that animals are brought to the event at their own risk.
- You should ensure professional entertainers and service providers hold their own public liability cover with a suitable limit of indemnity.
- You should be aware of weather conditions and take the necessary precautions to prevent damage to any moveable property left in the open.
- You should notify the police immediately in the event of theft or malicious damage, fraud or dishonesty, and obtain a crime reference number.
- You should be prepared to provide proof of ownership or that any equipment is the responsibility of your PTA in the event of a claim.
- You should introduce good practice guidance procedures.
- We recommend the treasurer should update the committee regularly on PTA finances, so any problems are discovered quickly.
- You should ensure keys are removed from the premises outside of business hours.
- You should make sure your Employers Liability certificate is in a place where it is available for all members of your PTA.
- You should ensure that fridges/freezers are not unplugged.
- You should keep a written record of how much money is kept in safes or taken home after any PTA event.

General exclusions applicable to the Policy

Loss or damage caused by:

- Communicable diseases (only applicable to Material Damage, Business Interpretation, Works In Progress, Money, Computer, Deterioration of Stock)
- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Claim notification

If you have a claim for loss or damage to property owned by the PTA please call **0800 876 6984**. For any other claims please call **0800 917 7204**.

Please have your membership number available when making a claim.

If you have damage to a property which requires out of hours emergency assistance, please call **0800 028 0336**.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint you may be able to ask the Financial Ombudsman Service to review your case; you will need to contact them within 6 months of the date of our decision.

The ombudsman can help with most complaints if you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual turnover of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the ombudsman will consider your complaint or for more information please contact the ombudsman directly, or visit www.financial-ombudsman.org.uk

The service they provide is free and impartial. They can be contacted as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

Zurich Insurance Company Ltd

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