

summary of cover

CHARITY INSURANCE



FOR THE VOLUNTARY, COMMUNITY
AND CHARITABLE SECTOR

Republic of Ireland

Version 2

summary of cover

CHARITY INSURANCE

This insurance policy is designed to meet the needs of charities or not-for-profit organisations operating within the Republic of Ireland.

You can choose the insurance cover you need from a wide range of sections.

You can select all 11 of the sections available for truly comprehensive cover.

If you are a smaller organisation with no central place of administration you can opt for the Liabilities and Legal expense sections only.



- The policy is underwritten by Ecclesiastical Insurance Office plc.
- This policy summary does not contain full details and conditions of the insurance – these are located in the policy document.
- We will send the policy document to you after you have taken out the insurance, but it is available beforehand from us or your advisor, on request.
- The policy document contains full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with the law of the Republic of Ireland.
- Ecclesiastical Insurance Office plc is authorised and regulated by the Financial Services Authority (FSA) in the UK and is regulated by the Central Bank of Ireland for conduct of business rules only.

General exclusions

General exclusions include war, terrorism, computer virus and wear and tear.

Liabilities

Features and benefits

- Employers' liability – cover against legal liability for injury to employees, €13,000,000 inclusive of all legal costs and expenses.
- Public & products liability – cover against legal liability for injury to others or damage to their property. You can select either €6,500,000 or €10,000,000 limit of indemnity. Legal costs and expenses payable in addition.

Extensions include:

- Legal costs and expenses, up to €600,000 any one claim, for defending prosecutions under the Safety Health and Welfare at Work Act 2005, the Sale of Goods and Supply of Services Act 1980, Liability for Defective Products Act 1991 and the Food Safety Authority of Ireland Act 1998.
- Overseas personal liability – When you are overseas on business this covers your personal liability for up to €5,000,000.
- Charity trustee insurance up to €125,000 (€50,000 for documents) any one claim / any one period of insurance, inclusive of all legal costs and expenses.

Note: a separate Charity trustee insurance section is available if higher limits are needed or you require cover for mismanagement in the provision of services such as counselling or debt advice.

Significant or unusual exclusions or limitations

- Legal costs and expenses for claims arising from the USA or Canada are included within the limit of indemnity.

Charity trustee insurance

Note: only available if Liabilities selected.

Features and benefits

- Cover for claims against your trustees, officers, employees or volunteers for mistakes in the management and administration of your affairs.
- Cover for damage or loss of documents.
- Additional cover is available for claims arising from errors in the performance of services such as counselling or debt advice.

Limits:

You can choose the overall limit of indemnity up to €1,000,000 any one period of insurance. The following inner limits apply:

- €120,000 any one period of insurance for environmental defence costs.
- €60,000 any one period of insurance for loss of documents.

Significant or unusual exclusions or limitations

- Any claim relating to an employment dispute.
- Any claim resulting from you acting as trustee or administrator of any pension or retirement fund or scheme.
- Claims arising from your day to day operations (these are dealt with by Public liability cover).

Legal expenses

Note: the legal expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS)

Features and benefits

- A limit of €150,000 to protect your legal position on a range of employment or business disputes.
- Wide employment practices liability cover means that we will defend employers at employment tribunals unless there is no possibility of defending the policyholder's position. For other civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.
- Compensation awards – where we agree to cover your claim under employment disputes, we will also pay any compensation award up to €1,500,000 for all claims in any one period of insurance.
- Statutory licence protection – we will represent you in appealing to the relevant authority following loss of your licence.

Value added service:

All provided by DAS:

- Commercial legal advice helpline.
- Counselling helpline for your employees and their immediate family who live with them.
- Employment manual – offering online guidance on employment law.

Significant or unusual exclusions or limitations

- Civil claims (apart from claims under employment disputes and compensation awards) where there are no reasonable prospects of success.
- Costs and expenses incurred before DAS's written acceptance of a claim.
- Claims reported more than 180 days after you should have known about the incident.
- Compensation awards cover will be subject to you bearing 10% of the cost of compensation claims subject to a minimum of €1,500.
- Statutory licence cover, excluding licence appeals relating to motor vehicles.

Property damage (buildings and contents)

Features and benefits

- You choose the sum insured for buildings and contents. Unless stated otherwise, this is the most we will pay for a claim.
- Full range of insured risks such as fire, theft, storm, flood and malicious damage.
- Options for accidental damage, subsidence and theft.
- Inflation protection – you choose either index-linking or an automatic uplift to sums insured.

Extensions include:

- Public Authorities – 15% of buildings sum insured to cover cost of complying with legislation following a fire or other insured event.
- Up to €6,000 'all risks' cover, any one period of insurance, for unspecified property anywhere in the Republic of Ireland.
- Raffle prizes and donated goods – covered up to €2,250 any one period of insurance whilst at the home of trustees employees or authorised volunteers.

Significant or unusual exclusions or limitations

- Standard excess €250 (€1,300 for subsidence).
- Any requirements of the Public Authorities which are in place before the damage occurred.
- If the premises become unoccupied, untenanted or not in use, you must tell us. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.
- You must at all times keep the sums insured at a level that represents full value. If you do not, your claim may be reduced in proportion to the degree of underinsurance.

Equipment breakdown

Note: only available if Property damage selected.

Features and benefits

- Pays to repair or replace electrical or mechanical equipment which breaks down. This includes lifts, central heating, air conditioning systems and retail equipment such as bar code scanners & credit card payment systems.
- Breakdown of computers whilst in your custody anywhere in the EU, up to €300,000 in any one period of insurance.

Significant or unusual exclusions or limitations

- In private dwellings: kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment.
- Anything manufactured by you for sale.
- The excess under this section will be the same as the excess that applies under the Property damage section.

Business interruption

Note: only available if Property damage selected.

Features and benefits

- Covers your loss of revenue following an event insured under the Property damage section. Also pays for the extra costs to keep your organisation running and minimise your loss of revenue.
- Cover is provided up to a period which can be 12 months, 18 months, 24 months or 36 months (the maximum indemnity period).

Extensions include:

Loss of revenue or additional expenses following:

- Specified disease, food poisoning, defective sanitation accidentally caused, vermin – if they happen at your premises and restrictions are then placed on the premises by the competent local authority. The specified diseases that we cover are listed in the policy document. Also covers murder, rape or suicide occurring at the premises. The standard limit is €375,000 or 25% of the loss of revenue sum insured, whichever is the less.
- Prevention of access to premises – following damage to neighbouring property which would form an acceptable claim under this policy.
- Death of patron – Pays up to €30,000 any one period of insurance if you are affected by the death or immoral act of your patron.
- Other venues – Pays up to €15,000 any one incident if you are affected by damage at premises where you are carrying out an exhibition or event. Also provides cover for your property (which is to be used in connection with the exhibition or event) whilst at your premises or whilst in transit by road, rail or inland waterway.

Significant or unusual exclusions or limitations

- Under the Specified disease, murder, food poisoning, defective sanitation and vermin extension the maximum indemnity period is three months.
- Under the Death of patron extension the maximum indemnity period is three months.

Money

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your business.

Features and benefits

- Non-negotiable money such as crossed cheques, money orders and vouchers. - €375,000
- Cash in transit in a bank night safe or on the premises during business hours. - €3,000 standard. This can be increased to cover your maximum requirements.
- Cash in a locked safe at the premises outside of business hours. - €3,000 standard. This can be increased to cover your maximum requirements.
- Any other circumstances. - €750
- Losses due to dishonesty of employees as long as the loss is discovered within 28 days of its occurrence, €3,000 per employee and €7,500 in total any one period of insurance.
- Fraudulent use of credit and debit cards – covers any cards used in connection with your business, €1,500 per card any one period of insurance.
- Identity theft – covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge. We'll cover the identity of the business as well as that of the individual directors, trustees, partners or employees. €1,500 for all claims in any one period of insurance.

Assault extension:

This is an option that gives you cover if you or your employees or volunteers are attacked whilst carrying your money.

- You can choose the amount of cover required, from one unit which gives a capital benefit of €4,000, to 10 units which give a capital benefit of €40,000.

Irrespective of the number of units the following benefits are also provided

- Emergency dental treatment €750.
- Hospital benefit €30 a day up to a total of €300.

Significant or unusual exclusions or limitations

- Cash over €4,000 unless accompanied by at least two persons whilst in transit, for cash over €6,000 we require three persons. A professional security firm is required if over €12,000.
- Due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or to the use of counterfeit money.
- If a limit higher than €3,000 is requested for cash in a locked safe (at the premises outside of business hours) cover is subject to the cash limit of the safe being adequate.
- Assault extension:
 - Temporary disablement benefits after 104 weeks.
 - Persons under the age of 16 or over the age of 70 years.

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Money - *continued*

Significant or unusual exclusions or limitations

- Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the policyholder, the directors, trustees, volunteers or partners.
- Identity theft costs must be agreed by us in advance.

Fidelity

Note: only available if Money section selected.

Features and benefits

- Covers losses caused by an act of fraud or dishonesty by an employee or volunteer.
- Including auditors' fees which you incur to substantiate the loss.

Significant or unusual exclusions or limitations

- €7,500 any one period of insurance for employees, €1,000 any one period of insurance for volunteers. This limit can be increased subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods.

Goods in transit

Note: only available if Property damage selected.

Features and benefits

- Your stock can be covered for accidental damage whilst in transit by road vehicles operated by you or road hauliers, sent by parcel post or rail.
- Transits can be anywhere in the Republic of Ireland and the United Kingdom.

Significant or unusual exclusions or limitations

- The most we will pay any one vehicle or consignment is €3,750.
- Theft where your employees or volunteers are involved.
- Goods spoiled by the failure of a vehicle's refrigeration equipment.
- Conditions apply in respect of theft from unattended vehicles.

Personal accident

Features and benefits

- You can insure yourself, your employees and volunteers against accidental injuries whilst working for the business. For employees 24-hour cover may also be provided.
- For you and your employees you can choose the amount of cover required, from one unit which gives a capital benefit of €4,000 to 10 units which give a capital benefit of €40,000.
- If cover is required for authorised volunteers up to two units can be given.

Significant or unusual exclusions or limitations

- Certain hazardous sports or activities as detailed in the policy document.

Loss of licence

Note: only available if Property damage selected.

Features and benefits

- Covers the depreciation of your financial interest in the premises following cancellation of the premises licence that allows you to run the business.
- See the legal expenses section for legal costs in appealing when your licence may be lost.

Significant or unusual exclusions or limitations

- Losses caused by your own acts or omission.
- Standard limit of €100,000 any one period of insurance.

Charity
Care sector
Heritage
Education
Commercial bespoke
Property Owners
Apartment blocks
Schemes
Shops
Offices

For further information on any
of our products or services, please speak
to your broker.

Or visit us at

www.ecclesiastical.ie



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