

Summary of Types of Insurance Cover

All Risks

Specified or unspecified items of your property on the premises, or anywhere in the British Isles, or Worldwide. The 'single item limit' is the maximum value of any single item within the total insured.

Book Debts

Outstanding debit balances that cannot be recovered due to loss of records by an insured event.

Buildings

The main events insured against are loss or damage caused by: fire, explosion, lightning or earthquake; smoke; storm or flood; theft or attempted theft involving entry or exit to the premises by force; impact by train, vehicles, animals or aircraft; riot, civil commotion or malicious peoples (excluding N. Ireland); falling trees, telegraph poles or lamp posts; falling aerials or satellite dishes.

Accidental Damage (optional cover)

Business Interruption

Extra Expenses: additional expenses (e.g. cost of alternative accommodation necessarily incurred in the event of the buildings being rendered uninhabitable) caused by an insured event
Loss of Income: following damage caused by an insured event).

Contents

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Accidental Damage (optional cover).

Employer's Liability

Legal liability for damages, legal costs and expenses as a result of injury to employees (including voluntary workers).

Frozen Food

Cover for deterioration of foodstuffs in refrigeration units. Units over 10 years old must be under a maintenance contract with a qualified refrigeration engineer.

Goods in Transit

Cover for loss or damage to your goods in your own or in hired vehicles.

Legal Expenses

Legal expenses cover in respect to: employment compensation awards; employment disputes; legal defence; defending your and your employees legal rights etc; property protection and bodily injury;

Loss of Rent

Loss of rent from a tenant following loss or damage to property caused by an insured event when buildings are rendered unfit for occupation.

Money + Assault

Cover for money and cheques on the premises, in transit and at an employee's home. Injury to employees or volunteers due to theft or attempted theft of money or contents.

Personal Accident

Injury to employees or voluntary workers arising from accidents while working in connection with the charity/ organisation.

Products Liability

Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from the sale or supply of goods.

Property Owners Liability

Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from ownership of buildings or land.

Public Liability

Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property.

Publishers Liability

Legal liability for damages, legal costs and expenses for libel, slander, infringement of trademark arising from matter contained in your official charity/organisation publications.

Trustee Indemnity

Damages and legal costs arising from a 'wrongful act' committed by a trustee, such as breach of duty or breach of trust, breach of contract or breach of warranty.