

Executive Risk Solutions for Charities and Not-for-profit Organisations

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Executive Risk Solutions for Charities and Not-for-profit 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.

Type of insurance and cover

The policy provides cover for personal and other liabilities in relation to running a business for trustees, directors, officers, supervisors, managers and others.

The standard duration of the non-investment insurance contract is 12 months.

Significant features and benefits

Cover extends to include Corporate liability Employment Practice Liability and Crime.

Including the provision of or failure to provide professional services (not for a fee).

Limits of liability up to £10 million.

Extends to reimburse the insured organisation in situations where they are allowed to pay directors' and officers' defence costs.

Includes cover for environmental mismanagement claims.

Cover includes legal representation at any proceeding subject to our written consent.

Provides the costs of retaining public relations professionals in order to mitigate damage to the reputation of the insured organisation or of a director or officer arising from a covered claim.

Indemnifies the insured organisation against theft of its property resulting from manipulation of its computer systems or programs.

The policy cover applies at the time that a claim is made and the limits of liability includes all costs.

Significant and unusual exclusions or limitations

Proven fraud or illegal profit – No cover to apply where a fraud or illegal profit claim is held by a judgement or final decision.

No cover to apply for reckless, intentional dishonest or fraudulent acts.

Cancellation rights

This policy does not entitle you to a cooling-off period.

Claims

To notify a claim please contact
Financial Lines Claims Team,
UK Claims Operation,
Zurich Insurance plc
The London Underwriting Centre, 3 Minster Court,
Mincing Lane, London, EC3R 7DD

E Mail:
professional&financial.lines.newclaims@uk.zurich.com

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, 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 income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

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

Law applicable to the contract

In the UK the law allows both you and us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.



Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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