

# Select for Charities and Social Organisations

Summary of cover  
for Gardening & Conservation Clubs



This document outlines the main features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Select for Charities and Social Organisations Policy. The full terms, conditions and exclusions can be found in the policy document.

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



## Type of insurance and cover

The Select for Charities and Social Organisations policy provides Public Liability and Libel and Slander covers as standard.

Cover	Sums Insured/Limit of Indemnity
<b>Public Liability</b> Provides protection for you and your volunteers against third party injury or damage claims that you're legally liable for	£2,000,000
<b>Libel and Slander</b> Provides cover in respect of libels or slanders committed by employees, trustees or directors in the course of your business.	£100,000

You also have the option to add the following additional covers to your package:

Cover	Sums Insured/Limit of Indemnity
<b>Personal Accident</b> Provides a financial benefit which you can choose to give to the beneficiary if they are accidentally injured while performing their duties. You can choose to cover your Employees, Trustees and Volunteers	£20,000 capital sum Up to £200 weekly benefit Various benefits apply, see your quotation/schedule and policy wording for full benefit details



## Public Liability

This covers you and any volunteers who are 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 and (b) accidental damage to third party property as a result of a negligent act or accidental error or accidental omission.

Features and benefits	Significant exclusions or limitations
Abuse Cover – up to the limit of indemnity in schedule, or £5,000,000, whichever is lower, for claims made in any one period of insurance	Asbestos
Communicable Disease - limit £50,000 any one incident, up to a maximum £250,000	Cyber - no cover for liability arising from unauthorised acts causing disruption or failure of data processing equipment.
Contingent Motor Liability	Medical Malpractice
Corporate Manslaughter defence costs - up to Limit of Indemnity in schedule	Motor
Court Attendance - Limit of £500 per day	Professional liability for errors or omissions involving advice, design or specification
Damage to reputation - up to £50,000 - should you suffer a loss in excess of £1,000,000	Property held in trust
Data Protection - Limit £1,000,000	Replacing or rectifying products
Defective Premises Act	Damage to that part of any property where it's the direct result of work carried out by the Insured
Environmental Clean Up costs - Limit £1,000,000	Vessels or craft
Indemnity to other	Engagement in any excluded activity
Legionella	Exports to USA/Canada
Personal Liability	Pollution and Contamination - sudden and unforeseen only covered
Professional services (see definition under Financial and Administration Liability Section below)	



## Libel and Slander

Provides cover in respect of libels or slanders committed by employees, trustees or directors in the course of your business.

Features and benefits	Significant exclusions or limitations
Cover is provided to Employees and Directors (trustees and committee members) - Limit of Indemnity in schedule for claims made in any one period of insurance	<b>Excess: an excess applies to each and every loss</b>
	Claims in respect of exemplary or punitive damages
	Losses arising from malicious falsehood or injurious falsehood
	Claims reported more than 12 months after the cancellation of the policy



## Personal Accident

This cover gives you agreed benefits if selected Insured Persons suffer bodily injury that leads to death, serious disabling injuries, or permanent total disablement during the Operative Time.

The Operative Time of cover usually applies when Insured Persons are carrying out their official duties for you. These Insured Persons could be your employees, members of your governing body, or volunteers working with you.

The bodily injury must be a sudden, unforeseen and identifiable occurrence, such as an assault or a general accident.

Features and benefits	Significant exclusions or limitations
<p>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</p> <p><b>Cover automatically includes additional benefits for:</b></p> <p>Childcare and domestic staff costs - up to £500 per week for 26 weeks</p> <p>Coma benefit - up to £375 per week for 104 weeks</p> <p>Damage to personal effects following an occurrence insured - up to £1,000</p> <p>Dental injury expenses - up to £2,000</p> <p>Dependants' benefit - up to £50,000 (£5,000 per child)</p> <p>Disability assistance - up to £20,000</p> <p>Disappearance</p> <p>Domestic travel expenses - up to £5,000</p> <p>Exposure to the elements</p> <p>Facial scarring - up to £10,000</p> <p>Funeral expenses - up to £10,000</p> <p>Hijack or kidnap</p> <p>Hospitalisation benefit - up to £375 per week for 52 weeks</p> <p>Medical expenses - up to £20,000</p> <p>Moving costs - up to £20,000</p> <p>Physiotherapy - up to £500</p> <p>Rehabilitation support</p> <p>Retraining expenses - up to £15,000</p>	<p>Persons over the age of 90</p> <p>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</p> <p>Sickness, disease or degenerative condition, suicide or self-harm</p> <p>Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy</p> <p>Certain hazardous sports and listed pursuits</p> <p>Claims arising from travel to any destination where the Foreign, Commonwealth &amp; Development Office advises against travel</p> <p>War in the home country or a secondment destination</p> <p>The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence</p> <p>This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel</p>



## General exclusions

Loss or damage caused by:

- 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.

## 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.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them 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](mailto:complaint.info@financial-ombudsman.org.uk)

## The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

**Zurich Insurance Company Ltd**

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE- 105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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

© Copyright - Zurich Insurance Company Ltd 2024. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

ZMCHAHA01 (10/24)