

summary of cover

THE QUEEN'S DIAMOND JUBILEE BEACON AND EVENTS POLICY



Contents

<u>The Queen's Diamond Jubilee Beacon and Events Policy</u>	3
<u>Policy summary</u>	6
<u>Public and products liability extensions</u>	8
<u>Employers liability</u>	9
<u>Employers liability extensions</u>	9
<u>All risks</u>	10
<u>Cancellation expenses</u>	11
<u>Cancellation expenses extensions</u>	11
<u>Money</u>	12
<u>Money extensions</u>	12
<u>Personal accident</u>	13
<u>Corporate manslaughter</u>	14
<u>Answers to some questions about the policy</u>	15
<u>Complaints procedure</u>	16
<u>Financial Services Compensation Scheme (FSCS)</u>	17

The Queen's Diamond Jubilee Beacon and Events Policy

The Queen's Diamond Jubilee Beacon and Events policy is especially designed for voluntary groups involved in organising events to celebrate the Queen's Diamond Jubilee, including beacon events. The policy has been developed by working closely with Unity Insurance Services and The Queen's Diamond Jubilee Beacons.

The policy summary

The policy summary outlines the main features and exclusions of The Queen's Diamond Jubilee Beacon and Events Policy – it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies for special events that are available. We have also included additional information that may be of help to you.

The Queen's Diamond Jubilee Beacon and Events Policy is written by Ecclesiastical, and provided by Ansvar, a business division of Ecclesiastical. Ansvar will issue policy wordings and schedules, and handle your claims.

Events and activities

These specialist products have been created to ensure communities will be covered for a number of different events and activities ranging from local community street parties to lighting an Official Diamond Jubilee Beacon.

Please note that:

- for events such as festivals, carnivals or fairs, we treat multiple activities held over one or more days and are under your control, as one event
- we include planning meetings and site visits (the period of insurance must allow for these)
- we include setting up, dismantling and removal as part of an event (the period of event must allow for this)

As well as official Diamond Jubilee Beacon events, examples of events we can cover include barbecues, bazaars, camping, charity auctions, coffee mornings, concerts, craft fairs, dances, exhibitions, fetes, fun days, fund-raising events, garden parties, parades/processions (excluding motor risk). There are some higher risk activities which are specifically excluded. Cover for some specified higher risk activities are included where the activity is provided by a professional supplier (see Public Liability section for a list of excluded activities and for professional suppliers' activities and conditions).

If cover is required for any excluded or similar activities, we may be able to provide cover, subject to additional details being supplied to us. Please refer any event or activity which you are unsure about to Unity Insurance Services on 0845 0945 702.

Why choose Ecclesiastical

Ecclesiastical has been insuring not for profit organisations for over 120 years and is owned by a charitable trust, we give all of our available profits back to charity. Today, we insure thousands of the nation's charities of all sizes and complexities - including youth and children's charities, pastime clubs, advice and support groups and many more.

We are delighted to be working with Unity Insurance Services to offer specialist insurance cover for The Queen's Diamond Jubilee, and will be offering customers detailed risk management advice tailored for these events to ensure everything runs smoothly.

To find out more about us, you can visit www.ecclesiastical.com

Standard cover

Section of Cover	Limits
Public and Products Liability	£5,000,000 indemnity limit
All risks	£1,000 unspecified property £500 single article limit

- additional sections of cover can be added

Optional cover available for:

- employers liability
- additional all risks (for specified or miscellaneous property)
- cancellation expenses
- money
- personal accident

Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government

Calculating sums insured

- Advice on sums insured and indemnity limits should be sought from Unity Insurance Services on 0845 0945 702
- The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed
- When calculating sums insured, include VAT if applicable
- If the sums insured are not sufficient then claim payments may be reduced
- For computers specified under the all risks section, include the cost of proprietary software and any specialist installation charges

Claims settlement

- Where you are responsible for the first amount of any claim (known as an excess) the claim settlement will be reduced accordingly
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless otherwise stated.

Special requirements

Section of Cover	Special Requirements
All risks	Trailer security
Money	Record keeping Security for safes (including keys) Transit of money
Public and Products Liability	Insurance checks Use of bouncy castles or trampolines Participation in clean- ups or litter picks Second-hand goods Face painting

- special requirements are aimed at reducing the risk of loss, damage or liability
- a claim will not be covered (unless otherwise stated) if you fail to comply – full details are in the policy wording

Policy summary

Refer to the policy wording for full details of cover, exclusions, and the General Condition and General Exclusions. Cover under the policy normally applies within UK only unless otherwise stated.

Features and benefits

Public and products liability

Legal liability for injury to the public or damage to their property occurring during the period of insurance, including liability arising from the sale or supply of goods

Including specified activities not organised, run or supervised by you provided that certain requirements are met – see 'Professional suppliers activities' detailed below

Significant exclusions and limitations

- £250 excess for third party property damage
- Abuse (physical or psychological)
- Bodily injury to volunteers
- Contractual liability
- Medical, surgical, dental, pharmaceutical or therapeutic products
- Offshore activities
- Products sold or supplied to the USA or Canada
- Professional advice, error or services
- Property being worked upon
- Treatment other than first aid
- Use of mechanically propelled vehicles for which compulsory insurance required
- Use of watercraft (other than non-mechanically propelled under nine metres in length) and craft designed to travel through air or space.
- Specified activities detailed below

Limit

- Indemnity limit £5,000,000 any one claim (including costs and expenses).
- Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination

Excluding:

- a) the following activities: abseiling, aerial activities of any kind, climbing of any kind, contact sports, dry slope skiing, fire walking, football that is played within a league system, gorge walking and the like, gymnastics, horse, pony or donkey riding of any kind, landboarding, professional sport of any kind, racing or time trials other than on foot, rugby, underground activities of any kind, water activities (other than swimming, snorkelling or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity), weightlifting, winter sports

Features and benefits

Significant exclusions and limitations

- b) any activity that involves the use of: bicycles other than for normal road use, cables, elastic ropes, fireworks or explosive items, ice skates, motorised fairground rides, play inflatables other than bouncy castles, roller blades, roller skates, ropes (other than tug-of-war), skateboards, weaponry, wires
- c) any activity that involves the ownership, possession or use of any:
 - i) mechanically propelled vehicle for which compulsory motor insurance is required, other than for loading and unloading and the use of plant at the venue
 - ii) where not excluded under i) above, motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, trailer used for carrying people or any full scale or scaled down version of any quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped

Professional suppliers activities

automatic cover for the following specified activities organised, run and supervised by professional suppliers of such activities under a business contract with you (cover would be subject to certain requirements being met in respect of insurance arrangements and provision of appropriate facilities and supervision particularly with participants with physical or mental disorders): abseiling, aerial runways, air rifle shooting, archery, assault courses, BMX riding, clay pigeon shooting, climbing wall, climbing with ropes, dry slope skiing, go-karting, gymnastics, ice skating, inflatable play equipment, javelin throwing, motorised fairground rides, paint-balling, roller blading, roller skating, skateboarding, weightlifting

Public and products liability extensions

Features and benefits

Health and safety at work
(defence costs)

Indemnity to principals, members
and other people

Cross liabilities

Hired or rented premises

Contingent motor liability

Consumer protection (defence costs)

Court attendance expenses

Food Safety Act (defence costs)

Second-hand products

Data Protection Act 1998

Significant exclusions and limitations

Limit

Indemnity limit £500,000 any one claim

Limit

The indemnity limit in total
for all parties (including costs
and expenses)

- £250 property damage excess
Contractual liability

Limit

Indemnity limit £500,000 any one claim

- £250 per day per person

Limit

Indemnity limit £500,000 any one claim

- Gas appliances and any other appliances
containing or using flammable liquids Upholstered
furniture or bedding not meeting statutory safety
requirements

Limit

Indemnity limit applies any one period of insurance
(including costs and expenses)

- Costs for replacing or reinstating data
Employers Liability

Limit

indemnity limit £500,000 any one claim (including
costs and expenses)

Employers liability

Features and benefits

Legal liability for injury to employees and volunteers caused during the period of insurance

Significant exclusions and limitations

- Where compulsory motor insurance required
Offshore activities

Limit

Indemnity limit £10,000,000 any one claim (including costs and expenses) Indemnity limit £5,000,000 if terrorism involved

Employers liability extensions

Features and benefits

Health and Safety at Work (defence costs)

Indemnity to principals and others

Court attendance expenses

Significant exclusions and limitations

Limit

Indemnity limit £500,000 any one claim

- £250 per day per person

All risks

Features and benefits

Any loss, or damage, within the UK to property

Cover for marquees, tents, inflatables and sports equipment restricted to: fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, impact, riot, civil commotion, storm, flood, falling trees or telegraph poles or lamp posts

Significant exclusions and limitations

- £100 excess
- £250 theft excess for property in trailers
- £500 theft excess for property not kept in a securely locked building or vehicle
- £250 excess for weather damage to property in the open which is not designed to be kept in the open
- Theft from open or soft topped trailers
- Theft from unattended vehicles unless property is concealed and vehicle is locked
- Theft from buildings not occupied by you, except where entry or exit is by forcible or violent means
- Unexplained disappearance
- Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring Cancellation Expenses

Limit

Specified or unspecified property subject to its sum insured or limit

Cancellation expenses

Features and benefits

Specific expenses and irrecoverable charges incurred due to your inability to proceed with, or the postponement or curtailment of, the whole of the event due to circumstances beyond the control of you, event organisers or supporters

Additional costs incurred in avoiding cancellation

Failure of a supplier or non-appearance of a pre-booked speaker, celebrity, entertainer or musician where no suitable replacement is available

Significant exclusions and limitations

- £250 excess
- Failure of a supplier or non appearance of speaker or entertainment where booking arrangements are not confirmed in writing
- Financial failure or insolvency
- Industrial action or labour disputes
- Infectious or contagious diseases
- Lack of attendance or insufficient interest
- Orders or restrictions imposed by any local authority or the emergency services
- Venue unavailability due to work by contractors, other than emergency work
- Withdrawal or lack of finance

Cancellation expenses extensions

Features and benefits

Adverse weather conditions that make starting or completing the event dangerous and irresponsible

Exhibitors – your extra costs because of your failure to vacate the venue due to causes beyond your control

Cancellation of the event due to the death of the Queen or a period of State Mourning between 21 May 2012 and 4 June 2012

Significant exclusions and limitations

- Lack of attendance

Limit

20% of sum insured

- £500

- £500

Money

Features and benefits

Physical loss of money including damage to any safe

At the venue in a locked safe

At the venue during working hours, in transit by you or in a bank night safe

At the home of an authorised employee or volunteer

Any other circumstances

Crossed cheques and other non-negotiables

Damage to clothing and personal effects caused by theft or attempted theft of money

Significant exclusions and limitations

- £100 excess
- Clerical errors, unexplained shortage or a business transaction
- Loss from unattended vehicles or money operated machines
- Money in the custody of professional carriers

Limit

£1,000

Limit

£2,000

Limit

£1,000

Limit

£500

Limit

£250,000

Limit

£500 any one person including up to £100 for personal money

Money extensions

Features and benefits

Misappropriation by an employee or volunteer

Significant exclusions and limitations

- Losses not discovered within 14 days of the occurrence

Limit

£2,500 any one person (£5,000 in any one period of insurance)

Personal accident

Features and benefits

Injury to you, employees and volunteers arising from accidents while working in connection with your event

Death

Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech

Dental expenses

In-patient hospital treatment benefit

Death and capital sums for children aged under 16 (OPTIONAL COVER)

Significant exclusions and limitations

- Serving in armed forces
- Specified sport and hazardous activities: abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motor-cycling, motorscootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling

Limit

Persons aged 16 to 80

Limit

£5,000 (maximum £5,000 if aged 76 to 80)

Limit

£5,000 (maximum £5,000 if aged 76 to 80)

Limit

£500 any one person

Limit

£20 for every 24 hours in hospital up to £200 any one person

Limit

£1,000 Nil per week

Corporate manslaughter

Features and benefits

Liability for legal costs and expenses incurred in defending criminal proceedings for an offence under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, if cover is operative for: Employers Liability and / or Public and Products Liability

Significant exclusions and limitations

- Costs and expenses where indemnity is provided by any other policy, insurer or from any other source
- Costs of any remedial or publicity orders
- Proceedings consequent upon any deliberate act or omission

Limit

Indemnity limit £1,000,000 in any one period of insurance and in total for all policies issued by us to you where the claim relates to the same prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007

Answers to some questions about the policy

How long does the policy provide cover for?

- Cancellation Expenses, Public Liability, Employers Liability and Personal Accident covers start from the inception date of the policy
- All other sections of cover start from the event start date to the end of the event (this must include any days at the venue for setting up, dismantling and removal)
- All cover ends on the expiry date of the policy

What if I want to cancel the policy?

If you are an individual person and any part of the insurance is requested for purposes which are outside your trade, business or profession the following cooling-off conditions apply

- If after receiving the full written documentation you change your mind and no longer require the cover then you have 14 days (cooling-off period) from either the date you received the full documentation or the date the cover commenced, whichever is the later, to tell us, or Unity Insurance Services, in writing that you wish to cancel the policy
- The cooling-off period applies up to the start date of the event only
- In these circumstances we will make a full refund of premium
- You may cancel the policy after the cooling-off period but the following conditions then apply

For all other insured persons, companies or organisations and for an individual person cancelling outside the cooling-off period, the following conditions apply

- You may cancel the policy by giving us written instructions
- No refund of less than £10 will be made
- If you have made a claim in the current period of insurance then the full annual premium is due and no refund will be made
- We will refund the premium for the remainder of the period of insurance
- If the policy is a single event policy, where the event has started cover may be cancelled but no refund will be made

Have we the right to cancel the policy?

Ansvar also have the right to cancel the policy by giving 14 days notice sent by recorded delivery to your last known address. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvar (office hours 8.45am to 5pm, Monday to Friday). You can also notify a claim on-line via Ansvar's website.

What Governing Law and Language applies?

Our policies are governed by English Law unless your legally registered address is located in Scotland, in which case Scottish Law will apply. We will communicate with you in English at all times.

Complaints procedure

If you have any reason to complain about the advice or service you've received, please contact us as soon as possible. You can refer your complaint in writing or verbally at any time to:

Ansvar Insurance

Ansvar House, St. Leonards Road
Eastbourne, East Sussex, BN21 3UR

Phone Ansvar Insurance on:

0845 60 20 999

or

01323 737541

Email: ansvar.insurance@ansvar.co.uk

Or if you feel we are not listening to you please direct the matter to the Compliance Officer or Claims & Risk Services Director using the contact details above.

Our promise to you

- Where possible we will resolve your complaint within one business day

Otherwise:

- We will promptly acknowledge all complaints
- All complaints will be investigated diligently and impartially within Ansvar
- We will respond formally to your complaint as soon as possible
- We will keep you informed of the progress of the investigation

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone FOS on:

0800 0234 567

or

020 7964 1000

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

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation depending upon your income and the number of people you employ. If so, FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

For further information on the scheme you can visit the website at:

www.fscs.org.uk

or write to:

Financial Services Compensation Scheme, 7th Floor
Lloyds Chambers, Portsoken Street, London, E1 8BN

Phone FSCS on:

0800 678 1100

or

020 7892 7300

Email: enquiries@fscs.org.uk

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/pages/register

**or by contacting the FSA on
0845 606 1234**

Charity
Care
Heritage
Education
Nurseries
Commercial bespoke
Property Owners
Flats
Motor fleet
Household

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

Or visit us at

www.ecclesiastical.com



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

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