

# Village Hall Plus Insurance Scheme Summary of Insurance Cover

This policy is underwritten by Zurich Insurance plc

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Village Hall Plus Insurance Scheme policies. The full terms, conditions and exclusions are shown in the policy document, which is available on request.

## The policy provides cover for the main insurance needs of an organisation when relevant covers are purchased.

As the covers described below are optional, please check which covers you have taken up. This may include a combination of; Material Damage, Business Interruption, 'All Risks', Money, Employee Dishonesty, Personal Accident, Legal Expenses, and Trustee and Trust Fund Indemnity. The standard duration of this insurance contract is 12 months from inception and annually thereafter (other than mid-term additions to cover which will follow the main renewal date).

## Your policy number is

VVH-272038-1063 if insured via Community Consultation.

VVH-272027-8283 if insured via Community First.

VVH-272039-2023 if insured via Suffolk ACRE.

## Important notes

The Material damage and All Risks sections of cover are subject to Average. Please ensure that your sums insured are adequate otherwise a reduction in a claim payment may result.

Terrorism cover is not included as standard but can be quoted for separately.

## Material Damage

This cover provides indemnity for Buildings, Contents and Stock against the following events:

Fire, lightning, explosion aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil and glass with the option to include cover for subsidence, theft and accidental damage.

### Features and Benefits

Capital Additions – Limit £1m  
 Temporary Removal – Limit £25,000  
 Debris Removal  
 Professional Fees  
 Trace and Access – Limit £10,000  
 Additional costs incurred to comply with government or local authority requirements

### Significant exclusions and limitations

Policy Excess: An excess applies each and every loss. This being:

- The first £100 of each and every loss caused by theft or accidental damage
- The first £250 of each and every loss caused by malicious damage, storm or flood, escape of water, falling trees or branches
- The first £1,000 of each and every loss caused by subsidence, ground heave or landslip

## Features and Benefits

Drains, Gutters and Sewers – Limit £10,000  
Extinguishment Expenses – Limit £10,000  
External Landscaping – Limit £10,000  
Loss of Metered water – Limit £10,000  
Unauthorised use of Electricity, Gas and Water – Limit £10,000  
Accidental Damage to Underground Services – Limit £1,000

## Significant exclusions and limitations

### Storm or Flood

- Damage caused by frost, subsidence, ground heave or landslip
- Damage to movable property in the open, fences and gates
- Damage attributable solely to change in the water table level

### Unoccupied Properties

- Damage caused by escape of water or malicious persons in respect of Buildings which are unoccupied

### Subsidence, Ground Heave or Landslip

- Damage in respect of patios terraces swimming pools tennis courts walls gates and fences
- Damage caused by:
  - The normal settlement or bedding down of new structures
  - The settlement or movement of made up ground
  - Coastal or river erosion
  - Defective design or workmanship or the use of defective materials
  - Damage resulting from demolition, construction, structural alteration or repair of any property, or groundworks or excavation at the site of the Buildings

### Theft

- Where the Insured or any Employee are involved
- Property in the open
- Stock in vending machines
- From an unattended vehicle

### Accidental Damage

- Inherent Vice or Latent Defect
- Wear and Tear
- Defective Design or Workmanship
- Gradually Operating Causes
- Sudden and Unforeseen Damage to Plant
- Deliberate Act of Utility
- Subsidence, Ground Heave, Landslip
- Unexplained Disappearance

## Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Features and Benefits	Significant exclusions and limitations
<p>Murder, Suicide and Notifiable Disease: Cover applies for up to 3 months with a limit of £25,000</p> <p>Payment on Account</p> <p>Denial of Access</p> <p>Public utilities</p> <p>Book Debts: Limit £500,000.</p> <p>Death of a Patron: Cover applies up to 3 months with a limit of £25,000.</p> <p>Professional Accountants Fees</p>	<p>Losses outside of the Indemnity Period</p>

## “All Risks”

Cover can be provided for specific items on a broader basis than that offered under Material Damage for example whilst away from the usual premises.

Features and Benefits (additional to other property features and benefits)	Significant exclusions and limitations
<p>Computer Breakdown up to £5,000</p> <p>Where your computer equipment is insured under this part</p>	<p>Excess: An excess of £100 applies each and every loss</p> <p>Property More Specifically Insured</p> <p>Theft from an Unattended Vehicle</p> <p>Inherent Vice or Latent Defect</p> <p>Wear and Tear</p> <p>Defective Design or Workmanship</p> <p>Gradually Operating Causes</p> <p>Sudden and Unforeseen Damage to Plant</p> <p>Deliberate Act of Utility</p> <p>Subsidence, Ground Heave, Landslip</p> <p>Unexplained Disappearance</p>

## Money

This cover insures you against loss or damage to ‘money’.

Features and Benefits	Significant exclusions and limitations
<p>Personal Accident/Assault</p> <p>Death and capital benefits up to a maximum of £10,000 per person.</p> <p>Temporary total disablement up to £150 per person per week.</p> <p>Personal Effects: Accidental damage to the personal effects of any person up to £1,500</p>	<p>Excess: An excess applies each and every loss.</p> <p>Fraud or dishonesty of your employees</p> <p>Error or omission arising from receipts, payments or accounting practice</p>

## Public Liability

Covers you and any volunteers 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 (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

The standard Limit of Indemnity for each incident is £6,000,000 (£5,000,000 in respect of Terrorism).

Features and Benefits	Significant exclusions and limitations
<p>Corporate Manslaughter</p> <p>Pollution Clean up Costs (Environmental Damages Regulations) – Limit £1m</p> <p>Third Party Working Risks – Use of Vehicles as a ‘tool’ where Road Traffic Act does not apply</p> <p>Indemnifies volunteers working on your behalf</p> <p>Activities away from the premises will be insured (although special events will need to be notified if there are more than 500 people attending and/or there are hazardous activities)</p> <p>Financial Loss included</p> <p>Motor Contingent Liability included</p> <p>Products Liability included (aggregate limit)</p> <p>Abuse cover *subject to questionnaire</p> <p>Medical Treatment cover</p>	<p>Damage to that part of any property where it’s the direct result of work carried out by the Insured</p> <p>Fines or penalties which apply solely because of a contract</p> <p>Professional Indemnity</p>

## Employers Liability

Covers you in respect of your legal liability to Employees for damages and claimants costs and expenses arising from accidental bodily injury including death, illness and disease and legal defence costs.

The standard Limit of Indemnity for each incident is £10,000,000 (£5,000,000 in respect of Terrorism).

Features and Benefits	Significant exclusions and limitations
<p>Corporate Manslaughter defence costs up to the Limit of Indemnity in the schedule</p> <p>Health &amp; Safety at work defence costs</p> <p>Payment of Unsatisfied court judgements in favour of your Employees (if six months have passed since the award).</p>	<p>Motor</p>

### Hirers Liability

Covers the legal liability of hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

The cover is aimed at ad-hoc groups and individuals who would otherwise find it difficult to access insurance at a reasonable price. Established groups, or groups permanently resident at the premises are expected to have their own insurance. Cover applies only to activities taking place at the premises (including the grounds).

The standard Limit of Indemnity for each incident is £2,000,000.

Features and Benefits	Significant exclusions and limitations
Legal defence costs	Excess: An excess applies each and every loss. Products Liability Property damage limit is £1,000,000 where liability arises solely by reason of the hiring agreement Use of the premises for political or commercial/ business use

### Libel & Slander

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

The standard Limit of Indemnity for each policy period is £250,000.

Features and Benefits	Significant exclusions and limitations
Cover is provided to Employees and Directors (trustees and committee members)	Claims in respect of exemplary or punitive damages An excess of 10% or £1000, whichever is the lower, of each claim Claims reported more than 12 months after the cancellation of the policy.

### Employee Dishonesty

This policy gives cover for loss of money or property due to the fraud or dishonesty of your employees, directors or volunteers.

The standard Limit of Indemnity for each policy period is £25,000.

Features and Benefits	Significant exclusions and limitations
Auditors fees – reasonable costs up to 10% of the claim Cover includes volunteers up to a limit of £5,000	Excess: An excess applies each and every loss. Losses arising from internal transfers Fraud by employees without employer references Losses based solely on an inventory or profit and loss computation

## Personal Accident

This cover provides agreed benefits in respect of selected categories of persons following death or disablement arising from an accident and/or an assault.

Features and Benefits	Significant exclusions and limitations
<p>Capital Sum £20,000 (for death or loss of limbs or eyes). Please see scale of compensation in Policy for full details</p> <p>Temporary Total Disablement from engaging in usual profession or occupation – £100 per week up to a maximum of 104 weeks</p> <p>Wider 'usual' occupation rather than 'any' occupation cover</p> <p>Personal effects cover up to £5,000</p>	<p>Persons outside of the age limits specified in the policy schedule</p> <p>Benefits are only paid for injuries which occur independently and exclusively of any other cause</p>

## Legal Expenses

This provides cover for legal costs and compensation incurred in defending actions against your organisation. Cover is available for Employment Disputes, Legal Defence, Personal Injury, Tax Protection and Contract Disputes.

Features and Benefits	Significant exclusions and limitations
<p>'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Property Protection and Bodily Injury and Tax Protection</p> <p>Extensions are available for Contract Disputes including Debt Recovery and Statutory Licence cover</p>	<p>In respect of civil claims there must be a reasonable chance of success</p> <p>The total limit for all compensation awards, damages and settlements is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence in respect of contracts any dispute concerning an amount under £250</p>

## Trustee and Trust Fund Indemnity

This covers the personal liability of trustees (directors or committee members) in relation to running the trust. This is referred to in the policy as 'maladministration'.

The standard Limit of Indemnity for each policy period is £500,000.

Features and Benefits	Significant exclusions and limitations
<p>Pollution and contamination defence costs</p> <p>Extended claims reporting period of 6 years for retired persons after the cancellation of the policy</p> <p>Representation costs</p>	<p>Excess: An excess applies each and every claim.</p> <p>Bodily injury or loss of or damage to property</p> <p>Liability arising out of any fraudulent act, omission or wilful violation of any statute, regulation or law</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>Infringement of copyright, patents, trade or service marks, passing off or plagiarism or any breach of intellectual rights. Breach of professional duty in the provision of advice, design, specification or other professional services</p>

### General exclusions applicable to the Policy:

Loss or damage caused by

- Radiation
- War Risks or Government or Public Authority Order
- Sonic Bangs
- Pollution
- Electronic Risk
- Date Related incidents
- Terrorism

### Helplines

The policy gives access to a range of confidential helplines including legal advice, tax advice, business assistance, counselling services, and a health and medical information service. These helplines are operated by DAS Legal Expenses Insurance Company Limited.

### Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

### Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your usual contact as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

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:

**0800 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 email: [complaint.info@financial-ombudsman.or.uk](mailto:complaint.info@financial-ombudsman.or.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 than £1 million.

Following the Complaints Procedure does not affect your legal rights.

## Financial Services Compensation Scheme

Zurich Insurance plc 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 FSCS directly on 0800 678 1100.

## Law applicable to the contract

In the UK the law allows both you and us to choose the law applicable to the contract. The 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 as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

## 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 databases(s). We can supply details of the databases we access or contribute to, on request.

## Additional Services

Further information can be found at:

[www.zurich.co.uk/municipal/yoursector/communityorganisations/charities](http://www.zurich.co.uk/municipal/yoursector/communityorganisations/charities)

[www.zurich.co.uk/municipal/productsandservices/riskmanagement](http://www.zurich.co.uk/municipal/productsandservices/riskmanagement)

[www.zurich.co.uk/engineering/workingwithyou/home](http://www.zurich.co.uk/engineering/workingwithyou/home)

[www.zurich.co.uk/zurichcommunitytrust/home/home](http://www.zurich.co.uk/zurichcommunitytrust/home/home)



### 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](http://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.

© Copyright – Zurich Insurance plc 2013. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

The pulp used in the manufacture of this paper is from renewable timber produced on a fully sustainable basis. The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF – Elemental Chlorine Free). The paper is suitable for recycling.

