

# Charity and Community Insurance renewal pack

## Policy schedule



### General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

### Section 9 Liabilities

#### Cover 1 Employers' liability

Limit of indemnity £10,000,000

Description of employee	Estimated wage roll
Maintenance	£2,798
Volunteers	N/A

#### Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£5,000,000	£250
Products liability	£5,000,000	N/A

#### Liabilities clauses

##### C4277 Safeguarding of vulnerable persons conditions

If YOU or any of YOUR EMPLOYED PERSONS or service providers work unsupervised with children or vulnerable adults or who have unsupervised access to children or vulnerable adults it is a **CONDITION PRECEDENT TO LIABILITY** that

- (a) YOU YOUR EMPLOYED PERSONS and service providers comply with YOUR safeguarding policy established for the protection of children and vulnerable adults
- (b) YOUR written safeguarding policy is regularly reviewed (at least annually)
- (c) all eligible persons working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) or equivalent checks at the level appropriate to their role prior to engagement in those duties
- (d) All persons working with children and vulnerable adults receive formal induction training and regular (at least annually) update training on safeguarding

### Section 10 Reputational Risk

#### Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000