

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
Volunteers	N/A

Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£5,000,000	£100
Products liability	£5,000,000	N/A

Liabilities clauses

Inspection and work on bells

Applicable to Cover 2 - Public & products liability

It is a condition precedent to the right to be indemnified under this section of the policy that any inspection adjustment and/or repair of church bells is undertaken only by

- (a) a person or persons technically qualified by profession and/or experience
- (b) persons considered competent to assist by any person defined in (a)

C4093 Member to Member Liability

It is agreed that if any claim is made upon any member of the INSURED by any other member and the claim is such that if made against YOU YOU would be entitled to indemnity under this policy WE will in the terms of and subject to the limitations of Cover 2 public liability indemnify the said member of the INSURED in respect of such claim

Provided that:-

- (a) such member is not entitled to indemnity under any other policy or policies
- (b) such member shall as though he/she were the INSURED observe fulfil and be subject to the terms conditions and endorsements of the policy so far as they can apply

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Section 10 Reputational Risk

Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000

Section 13 Trustees' and management liability

Basis of cover	Limit of indemnity	Excess	Wrongful Act Date
Trustees' liability	£100,000	£250	20 September 2018

