

Connect Membership-linked Insurance – 3*** Star

Policy Section	What is covered	How much is covered	What is <u>not</u> covered	What you must do	What you must <u>not</u> do
Public Liability	<p>Legal liability for personal injury to third parties and/ or damage to their property arising out of events organised by members of Connect, including:</p> <ul style="list-style-type: none"> • Use of vehicles as static displays • Liability of one participant to another • Liability for the use of banners and bunting on public highways • Use of swimming pools • Bonfire and fireworks parties • Hire of premises/facilities • Sale of products including food and drink • Up to 5 Extra curricular activities (i.e. after school clubs, homework clubs, after school tuition) 	<ul style="list-style-type: none"> • £10m any one incident (£10m any one period of insurance for products and pollution) • £5,000 any one vehicle and £25,000 any one event in respect of damage to vehicles at a member organised car wash 	<ul style="list-style-type: none"> • Any liability under the road traffic act • Fine and penalties • Liability assumed by contract • Pollution which is not sudden and identifiable • Provision of professional services • Ownership, possession or use of aircraft and watercraft (other than hand propelled watercraft no more than 8m in length) 	<ul style="list-style-type: none"> • Ensure professional entertainers and service providers hold their own Public Liability cover for a minimum of £1m • Comply with Pool Safety Operating Procedures • Make sure you comply with the specific rules relating to bonfire parties and fireworks • Operate inflatable equipment in accordance with Connect and insurer recommendations 	<ul style="list-style-type: none"> • You must never admit liability • You must not delay advising us of a claim or situation that could lead to a claim • You must not hold an event without undertaking a risk assessment beforehand • You must not permit one to one/carer to pupil environments
Employers' Liability	<p>Legal liability for death, injury or illness to any volunteer or employee of the parent group</p>	<ul style="list-style-type: none"> • £10m any one incident 	<ul style="list-style-type: none"> • Any liability under the road traffic act 	<ul style="list-style-type: none"> • Display your certificate of Employers' Liability insurance in a place where it can be seen by all employees and volunteers 	<ul style="list-style-type: none"> • You must never admit liability • You must not delay advising us of a claim or situation that could lead to a claim
Fidelity Guarantee	<p>Fraud or dishonesty of committee members and elected treasurers leading to loss of group funds</p>	<ul style="list-style-type: none"> • £750 any one claim for committee members • £5,000 any one claim for elected treasurers • £2,500 for auditor's fees to formulate the amount of loss 	<ul style="list-style-type: none"> • Losses discovered more than 18 months after the dishonest act has taken place • Losses incurred after dishonesty has been detected • The first £100 of any claim increasing to £1,000 where the loss is discovered more than 12 months after the act of fraud/dishonesty was committed 	<ul style="list-style-type: none"> • Follow the guidance provided by Connect for Treasurers and Committee members • Report any act of dishonesty to the Police immediately 	<ul style="list-style-type: none"> • You must not delay advising us of a claim or situation that could lead to a claim
Property	<p>Accidental loss, damage or destruction to property owned by, leased to or hired by the member group anywhere in the United Kingdom or Republic of Ireland, including whilst in transit</p>	<ul style="list-style-type: none"> • £10,000 any one claim for equipment owned by the group • £2,500 any one claim for stock of uniforms • £10,000 any one claim for 	<ul style="list-style-type: none"> • The first £100 of any claim (other than as a result of fire, lightning, explosion, aircraft, earthquake, riot or civil commotion) • The first £1,000 of any claim 	<ul style="list-style-type: none"> • Take reasonable precautions to safeguard your property • Maintain your property correctly • Notify the Police 	<ul style="list-style-type: none"> • Leave property in an unattended vehicle during the day unless all windows, doors and boots are locked, the alarm and immobiliser are activated and property

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	Extra cover is available for additional items – please contact us	<p>property hired in</p> <ul style="list-style-type: none"> • £5,000 for goods in transit • £500 for deterioration of stock 	<p>involving subsidence</p> <ul style="list-style-type: none"> • Damage to property in the open caused by wind, rain, hail, sleet, snow, flood or dust • Theft not involving entry to or exit from the premises by forcible and violent means • Terrorism • Wear, tear and gradual deterioration • Electrical and mechanical breakdown • Damage to owned property caused by vermin 	immediately in the event of theft or malicious damage	<p>is concealed in the boot</p> <ul style="list-style-type: none"> • Leave property in an unattended vehicle at night unless the vehicle is locked in a garage or secure compound • You must not delay advising us of a claim or situation that could lead to a claim
Loss of Money	Loss of or damage to money	<ul style="list-style-type: none"> • £10,000 any one claim for cash on premises during business hours, secured in safe(s) out of hours, in transit and whilst in a bank night safe • £25,000 cash in transit carried by a security company • £1,000 any one claim for cash on premises not contained in a safe or at a private residence, or fraudulent use of cards • £250,000 any one claim for crossed cheques and the like • £1,500 any one person for damage to clothing or effects • Personal accident following assault; £10,000 for death loss of limbs and permanent total disablement and £150 per week for temporary total disablement • £300 for liquidation of a company 	<ul style="list-style-type: none"> • The first £50 of any claim • Loss of cash from an unattended vehicle in excess of £300 	<ul style="list-style-type: none"> • Ensure protections and procedures are maintained and operated • Ensure keys are removed from the premises out of business hours • 1 able bodied person carries no more than £7,500 of cash • At least 2 able bodied persons carry cash of no more than £10,000 between them • You vary routes, times and means of transport if you carry cash regularly • Report any theft of money to the Police immediately 	<ul style="list-style-type: none"> • You must not delay advising us of a claim or situation that could become a claim
Business Interruption	Increased costs of working reasonably and necessarily	<ul style="list-style-type: none"> • £10,000 any one claim 	<ul style="list-style-type: none"> • As per Property section • Interruption exceeding 6 	<ul style="list-style-type: none"> • Take reasonable measures to ensure that any 	<ul style="list-style-type: none"> • You must not delay advising us of a claim or

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	incurred as a result of a loss covered under the Property section		months in duration	interruption is minimized as far as is possible	situation that could become a claim
Personal Accident	<p>Accidental bodily injury which within two years results in death or disablement</p> <p>Who is covered:</p> <p>Any member of the parent group, any volunteer or co-opted person who organises or assists, but does not participate in, any event or activity</p> <p>Any child who assists, but does not participate in, any event or activity</p>	<ul style="list-style-type: none"> • £25,000 death • £25,000 loss of limbs • £25,000 permanent total disablement • £200 per week temporary total disablement • £80 per week temporary partial disablement • £5,000 funeral expenses <p>Death benefit reduced to £10,000 for children, no cover for temporary disablement. Cover for persons 75 years of age or over is limited to death and loss of limbs only and a reduced benefit of £10,000.</p>	<ul style="list-style-type: none"> • Suicide and self-injury • Unlawful acts • Flying other than as a passenger • Mechanically propelled vehicles in any kind of racing • Drugs • Alcohol • Progressive deterioration or illness such as arthritis 	<ul style="list-style-type: none"> • Take reasonable steps to prevent injury 	<ul style="list-style-type: none"> • You must not delay advising us of a claim or situation that could become a claim