

Connect Membership-linked Insurance – 4 **** 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 • Extra curricular activities (i.e. after school clubs, homework clubs, after school tuition) <p>• Extended Public Liability for Stallholders and Guest Entertainers</p> <p>Any non professional group or person hired to provide low risk entertainment including disco provider or magician etc, or stallholders and micro business where no insurance is in place.</p>	<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 not exceeding 8m in length • Cover for stallholders selling or supplying cosmetics other than proprietary branded products. 	<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 • Comply with specific rules around bonfire parties and fireworks • Check stallholders and entertainers under extended section do not have an insurance policy in place already. • Co-opt entertainers or stallholders onto your group (form provided) • 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 any member 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 	<ul style="list-style-type: none"> • Never admit liability • Do not delay advising us of a claim or situation that could become 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"> • Do not delay advising us of a claim or situation that could become a claim
Property	<p>Accidental loss, damage or destruction to property owned by, leased to or hired by any member of Connect 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 PC owned equipment • £2,500 any one claim for stock of uniforms • £10,000 any one claim for property hired in 	<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 immediately in the event of theft or 	<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 is

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	Extra cover is available for additional items. Please contact us	<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 	malicious damage	<p>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 building or secure compound • Do not delay advising us of a claim or situation that could become a claim
Loss of Money	<p>Loss of or damage to money</p> <p>Higher limits may be available upon request.</p>	<ul style="list-style-type: none"> • £10,000 any one claim for cash on premises during business hours, in unspecified 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 whilst 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 personal 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"> • Do not delay advising us of a claim or situation that could become a claim
Business Interruption	Increased costs of working reasonably and necessarily incurred as a result of a loss covered under the Property section	<ul style="list-style-type: none"> • £10,000 any one claim 	<ul style="list-style-type: none"> • As per Property section • Interruption exceeding 6 months in duration 	<ul style="list-style-type: none"> • Take reasonable measures to ensure that any interruption is minimized as far as is possible 	<ul style="list-style-type: none"> • Do not delay advising us of a claim or 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</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 	<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 	<ul style="list-style-type: none"> • Take reasonable steps to prevent injury 	<ul style="list-style-type: none"> • Do not delay advising us of a claim or situation that could become a claim

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	<p>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">• £5,000 funeral expenses <p>Death benefit reduced to £10,000 in respect of children and no cover for temporary disablement</p> <p>Cover for persons 75 years of age or over limited to death and loss of limbs only and a reduced benefit of £10,000</p>	<ul style="list-style-type: none">• Progressive deterioration or illness such as arthritis		
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