



Multi Cover Third Sector Express

Summary of cover

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in **Your** policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that **You** read the policy wording carefully when **You** receive it.

The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the 'Underwriters'), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
as detailed on "The Underwriters" section of Your Schedule	All Sections	AXA Insurance UK plc Registered in England and Wales No 78950 Registered office: 20 Gracechurch Street, London EC3V 0BG A member of the AXA Group of companies AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	100%

The policy wording applicable is: Multi Cover Third Sector Express v7 01 10 2022 which is available to download at: <http://www.victorinsurance.co.uk/policy-wordings>

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Cancellation

During the first period of insurance, **You** have the right to cancel this policy within 14 days of:

- (a) receipt of the policy wording and schedule, or
- (b) the inception date of this policy

whichever is the later, by writing to the Underwriters or alternatively by contacting Victor Insurance to confirm cancellation. Cancellation will take effect from the date that the Underwriters or Victor Insurance receive **Your** cancellation instructions. Provided no **Claim** has been made and there has been no incident known to **You** prior to cancellation which may give rise to a **Claim**, **You** will be entitled to a full refund of the premium paid. Should a **Claim** be submitted after such refund has been provided, payment of the premium in full will be required before the Underwriters can deal with the **Claim**. The Underwriters will only deal with **Claims** occurring during the period commencing on or after inception up to the cancellation of this policy.

You may cancel this policy at any other time by writing to the Underwriters or alternatively by contacting Victor Insurance to confirm cancellation. **You** will be entitled to the return of a proportionate part of the premium paid in respect of the unexpired period of insurance provided no **Claim** has been made during the period of insurance in which the cancellation is to take effect. If a **Claim** has been made, the Underwriters will deduct the cost of the **Claim** (or the estimated cost where the **Claim** is outstanding) from the refund due. **You** will not be entitled to any refund if:

- (a) there has been an incident known to **You** which may give rise to a **Claim**, or
- (b) the cost of the **Claim** (or the estimated cost where the **Claim** is outstanding) is equal to or exceeds the amount of the premium paid.

Duration of the Policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown in **Your** schedule.

Making a Claim

If **You** need to make a claim please contact AXA Insurance UK plc as follows:

For Business All Risks, Money And Assault and Personal Accident covers

Tel: 0370 900 0867 – Option 2

Email: spclaims.ins@axa-insurance.co.uk

For Employers' Liability, Public and Products Liability covers

Tel: 0345 900 4185 – Option 3

Email: liabilityclaims.ins@axa-insurance.co.uk

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For Professional Liability cover

Tel: 01204 877556

Email: prof.indclaims@axa-insurance.co.uk

For Charity Trustees' Management Liability cover

Tel: 01204 877556

Email: MLPclaims.ins@axa-insurance.co.uk

Alternatively, **You** can write to:

AXA Insurance UK plc

AXA House

Parklands

Lostock

Bolton

BL6 4SD

Type of Insurance and Cover

The Third Sector Express policy offers the flexibility to select from a wide range of covers to provide tailored protection.

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Business all risks- Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for your organisations equipment following accidental loss or damage</p> <p>Cover can be extended to anywhere in the world</p>	<p>Theft unless it involves entry to or exit from a building by forcible and violent means or that does not actual or threatened assault or violence to you or a director, partner or employee</p> <p>Theft from any unattended vehicle unless you are able to comply with the Unattended Vehicles condition on page 37 of the policy wording and there is evidence of forcible and violent entry to the vehicle</p> <p>Damage due to escape of water from tanks pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused</p> <p>Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</p> <p>Mechanical or electrical breakdown or derangement</p> <p>The excess stated in the schedule or in the policy wording</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Unattended vehicles • Portable computer equipment

Employers' liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of liability of £10,000,000 including costs and expenses

Features and Benefits	Significant Exclusions or Limitations
<p>Legal costs and expenses in defending prosecutions under health and safety legislation</p>	<p>Cover for acts of terrorism is limited to £5,000,000 per event</p>

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Employers' liability (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Unsatisfied court judgements in favour of employees injured in your employment by third parties</p> <p>Compensation for court attendance – Policyholder/Director/Partner £500 per day and employee £250 per day</p> <p>Legal expenses in connection with Corporate Manslaughter Act</p> <p>Definition of employee includes governors, trustees and volunteers</p>	<p>The duration of any work away outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man must not exceed six months during the period of insurance</p> <p>HSE intervention fees and costs and expenses in connection with remedial orders or publicity orders</p> <p>Mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos</p> <p>The use of cradles or tower cranes or explosives</p> <p>Water diversion, pile driving, underpinning, demolition or partial demolition</p> <p>Work at certain locations (see pages 41 and 42 of the policy wording)</p> <p>Tour operators' liability</p> <p>Work in or on, or travel to or from any offshore installation or support vessel</p> <p>Bodily injury of employees whilst carried in or upon a vehicle</p>

Public and products liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained

Features and Benefits	Significant Exclusions or Limitations
<p>Limits available £2,000,000, £5,000,000 and £10,000,000</p>	<p>Cover for acts of terrorism is limited to £5,000,000 or the Limit of Liability stated in the schedule, whichever is lower</p>

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Public and products liability (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Liability arising from professional errors, omissions or neglects in the provision of professional medical and care services up to £1,000,000</p>	<p>The duration of any work away outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man must not exceed six months during the period of insurance</p>
<p>Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK</p>	<p>HSE intervention fees and costs and expenses in connection with remedial orders or publicity orders</p>
<p>Legal expenses and costs in defending prosecutions under all relevant health and safety legislation</p>	<p>inhalation, ingestion, exposure to, or the fear of the consequences of exposure to asbestos, the presence of asbestos in any property or land or the investigating, managing, removing, controlling or remediation of asbestos</p>
<p>Defective Premises Act liability</p>	<p>The use of cradles or tower cranes or explosives</p>
<p>Personal liability cover for employees and directors whilst they are overseas on your business</p>	<p>Water diversion, pile driving, underpinning, demolition or partial demolition</p>
<p>Compensation for court attendance – Policyholder/Director/Partner £500 per day and employee £250 per day</p>	<p>Ownership, possession or use of vehicles or craft (see page 53 of the policy wording)</p>
<p>Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987</p>	<p>Work at certain locations (see pages 54 and 55 of the policy wording)</p>
<p>Employees' and visitors' personal belongings</p>	<p>Tour operators' liability</p>
<p>Liability for loss or damage to premises hired or rented to you for the purpose of your organisations objectives</p>	<p>Loss or damage to property in your custody or control</p>
<p>Data Protection</p>	<p>Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices</p>
<p>Legal expenses in connection with Corporate Manslaughter Act</p>	<p>Liability arising from or in connection with products supplied known by your or a director, partner or employee to be supplied directly or indirectly to the USA or any territory within its jurisdiction or Canada unless agreed by us in writing</p>
<p>Pastoral Care</p>	

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Public and products liability (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for hirer's of your premises for non commercial activities that are for the benefit of the local community</p> <p>Libel and Slander up to £25,000</p> <p>Firework Displays and Bonfires included as standard</p> <p>Inflatable devices included as standard</p> <p>Playgrounds and Amusement Devices included as standard</p> <p>Most fundraising events and activities included. Please speak to your insurance adviser for further information</p> <p>Accidental release of asbestos on a claims made basis subject to a limit of £1, 000,000 including costs</p>	<p>Pollution or contamination unless caused by a sudden and identifiable incident</p> <p>Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel</p> <p>Advice, design, consultancy or instruction or the provision of any treatment facility other than face painting</p> <p>Making up, prescribing or dispensing or repackaging of drugs or medicines</p> <p>Events with attendances in excess of 1,000, where the duration exceeds 48 hours, taking place outside the UK, organised by third parties, or involving specific hazardous activities need to be agreed by us</p> <p>The excess stated in the schedule or in the policy wording</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Firework displays and bonfires • Inflatable devices • Mobility scooter • Subcontractors and suppliers • Litter picking <p>Cyber and Data Exclusion</p>

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Charity trustees management liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a charity trustee or committee member

Features and Benefits

Limits of £100,000, £250,000, £500,000, £1,000,000 and £5,000,000 are available

Trustee Liability including:

- Company reimbursement
- Investigation costs
- Outside entity
- Past trustees
- Legal representation costs

Organisational Liability including:

- Investigation costs
- Legal representation costs
- Loss of documents up to £100,000 in any one period of insurance
- Public relation costs up to £25,000 in any one period of insurance

Employment Practices Liability including:

- Investigation costs
- Legal representation cost

Cover automatically includes:

Emergency costs up to £50,000 in any one period of insurance

Pollution or Contamination up to £100,000 in any one period of insurance

Significant Exclusions or Limitations

The cover provided by this section is on a claims made basis which means that we will only consider a claim if it is discovered by you and notified to us during the period of insurance

Prior claims or knowledge

Cyber Act and Failure of any Computer System (Organisational Liability)

Fraudulent or deliberate acts

Illegal profits

Professional duty

USA or any territory within its jurisdiction or Canada

Copyright

Property or injury claims

Any claim outside of the UK

Financial benefit schemes



Professional liability - Cover, Features and Benefits

Provides cover for civil liability arising from a negligent act or omission, committed in the conduct of your activities

Features and Benefits	Significant Exclusions or Limitations
<p>Cover is provided for any claims arising from any dishonest or fraudulent act or omission of any past or present, partner, director or employee</p> <p>Cover limits of liability up to £1,000,000 is available</p> <p>Loss or damage to documents up to £100,000</p> <p>Compensation for court attendance – Policyholder/Director/Partner £250 per day and employee £100 per day</p> <p>Representation costs up to £100,000</p>	<p>Employee disputes</p> <p>Bodily injury claims</p> <p>Express guarantee or contractual penalty</p> <p>Controlling interest</p> <p>Financial benefit schemes</p> <p>Premises, vehicles or craft</p> <p>Dishonest or fraudulent acts</p> <p>Defamation</p> <p>Contractual liability</p> <p>Pollution or contamination</p> <p>Trading losses and insolvency</p> <p>Design, construction or supply</p> <p>Rights of recovery</p> <p>Virus or similar mechanism</p> <p>USA or any territory within its jurisdiction or Canada</p> <p>Medical Malpractice</p> <p>Joint venture</p> <p>Abuse</p> <p>Cyber Act and Failure of any Computer System</p>

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Money and assault - Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Loss of money belonging to your organisation on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe</p> <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your organisation</p> <p>Medical and dental expenses up to £500</p> <p>Collection tins or boxes anywhere in the UK up to £100 per claim, £500 per period</p> <p>Money in vending or gaming machines up to £500 per claim</p> <p>Automatic doubling of most money limits for fundraising events</p>	<p>Shortages due to clerical or accounting errors</p> <p>Losses due to the fraud or dishonesty of any employees not discovered within seven working days</p> <p>Loss from unattended vehicles, vending or gaming machines</p> <p>Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Minimum security standards • Money in transit • Unattended vehicles • Key security

Personal accident - Cover, Features and Benefits

Cover for you, your directors, partners and employees against accidental bodily injury

Features and Benefits	Significant Exclusions or Limitations
<p>Cover against accidental bodily injury</p> <p>Death, loss of sight, hearing or limb(s)</p> <p>Permanent total disablement from normal occupation or profession</p> <p>Temporary total disablement from normal occupation or profession</p> <p>Temporary partial disablement</p> <p>Cover is provided on a 24 hour basis for employees and for volunteers whilst they are taking part in an unpaid activity on behalf of the organisation</p>	<p>Suicide, attempted suicide or deliberate exposure to danger except in an attempt to save human life</p> <p>Pregnancy or childbirth</p> <p>Flying except while travelling in an aircraft of a recognised airline as a passenger</p> <p>Accidents caused through participation in certain hazardous activities</p> <p>The effects of alcohol or drugs or any treatment for drug addiction</p>

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Exclusions applicable to the policy

Significant Exclusions or Limitations	
	<p>Marine policies</p> <p>Radioactive contamination</p> <p>Fines, penalties, punitive or exemplary damages, multiplied damages or liquidated damages</p> <p>War or government action</p> <p>Terrorism except as provided by the terrorism, employers' liability and public and product liability sections of the policy</p> <p>Damage to property or data in Northern Ireland caused by riot, civil commotion, labour disturbances or malicious persons (other than damage caused by fire or explosion)</p> <p>Electronic risks (not applicable to the Public and Products Liability section)</p> <p>Data protection except as provided under the public and products liability section</p> <p>Pollution or contamination (not applicable to the employers liability or public and products liability sections or defence costs under the charity trustee management liability section)</p> <p>Data recognition</p> <p>Communicable Disease (applicable to certain sections -please refer to the policy wording)</p>

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How to make a complaint

If **You** are unhappy with any aspect of the handling of **Your** insurance we would encourage **You**, in the first instance, to seek resolution by contacting **Your** insurance adviser. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so by writing to the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU. If appropriate **Your** complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case we will notify **You** upon receipt of **Your** complaint. Making a complaint does not affect **Your** right to take legal action.

If **You** are not happy with the outcome of **Your** complaint, **You** may have the right to ask the Financial Ombudsman Service (FOS) to review **Your** case. **You** will need to contact them within six months of the date of the final decision letter.

You can also ask the Ombudsman to review **Your** case if **You** have not been provided with a final decision within eight weeks of receiving **Your** complaint.

The Ombudsman can help with most complaints if **You** are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time **You** refer **Your** complaint

If **You** are unsure whether the ombudsman will consider **Your** complaint, or for more information, please contact the Ombudsman directly on **0800 023 4567** or visit the FOS website at **www.financial-ombudsman.org.uk**

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

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Alternatively:

- (a) If **You** have a complaint regarding **Your Claim**, please telephone the **Claims** handler on the number shown in **Your Claims** documentation.
- (b) Should **You** wish to make a complaint under Cyber liability, Equipment breakdown or Legal Expenses please contact the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
- (c) Should **You** wish to make a complaint under all other sections then following process should be followed:

Should **You** wish to make a complaint under any cover provided by AXA Insurance UK plc and **Your** complaint relates to a claim on **Your** policy, please contact the department dealing with **Your** claim.

All claims complaints:

Tel: 01204 815 359

Email: commercial.complaints@axa-insurance.co.uk

Alternatively **You** can write to **Us** at:

AXA complaints:

AXA Insurance
Commercial complaints
AXA House
4 Parklands
Lostock
Bolton
BL6 4SD

When **You** make contact please tell **Us** the following information:

- Name, address and postcode, telephone number and e-mail address (if **You** have one).
- Your** policy and/or claim number, and the type of policy **You** hold.
- The name of **Your** insurance agent/firm (if applicable).
- The reason for **Your** complaint.

Any written correspondence should be headed '**COMPLAINT**' and **You** may include copies of supporting material.

We will:

- Acknowledge written complaints promptly
- Investigate **Your** complaint quickly and thoroughly
- Keep **You** informed of progress of **Your** complaint
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service.

Financial Services Compensation Scheme

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Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **You** under this contract of insurance. Further information about the Scheme is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

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Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

Privacy Notice

A copy of the Victor Insurance up to date Privacy Notice can be viewed using the following link: <https://www.marsh.com/uk/privacy-notice.html>

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at www.axa.co.uk/privacy-policy

If **You** do not have access to the internet, please contact AXA Insurance and we will send **You** a printed copy.

Sanctions

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **Your** policy that **We** will not provide cover, or pay any claim or provide any benefit under **Your** policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, or **Our** parent, subsidiary or any group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.