



Charity & Charity Trustees' Liability Proposal Form

Policy Features

- Directors, Officers and Trustees liability
- Fraud and Dishonesty cover
- Loss of Documents cover
- Employment Practice Liability Cover
- Additional Personal Limit for Directors and Trustees
- Emergency Costs
- Reputational Recovery Costs
- Corporate Liability cover
- Professional Services (PI) cover
- Corporate Manslaughter cover

Instructions for requesting cover:

Step 1: Confirm price using the price matrix below

Step 2: Complete the binding information table

Step 3: Complete the charity's details

Step 4: Confirm the details in Step 4. If you are unable to answer Yes to this section, please contact Barbican Protect for a quote

Step 5: Completion of the declaration by the proposer/insured

Step 6: Email form back to quotes@barbicanprotect.com for underwriter review prior to binding cover

Step 1: Confirm price using matrix below

Limit of Indemnity	Income up to £250,000	Income £250,001 to £500,000	Income £500,001 to £1m	Income £1m to £2m	Income £2m to £5m	Income £5m to £10m
£250,000	£300	£350	£400	£550	£650	£750
£500,000	£400	£450	£500	£650	£750	£850
£1,000,000	£550	£600	£650	£800	£950	£1,200
£2,000,000	£650	£700	£750	£900	£1,200	£1,500

Insurance Premium Tax to be added to the premiums show above.

Limit of Indemnity is in the aggregate.

Matrix pricing applies in respect of standard sub-limits and excesses as detailed at the end of this form.

Step 2: Complete binding information table

Inception date	
Limit of Indemnity	
Premium	
Broker Contact details	

Step 3: Please complete the details below regarding the charity/not for profit social organisation or associations.

Name of Charity or not for profit organisation/association	
Full address of Charity or not for profit organisation/association	
Charity Number	
Income (as stated in the latest filed accounts or as projected if no accounts have yet been filed)	£
Full Activities of Charity or not for profit organisation/association	

Step 4: Please confirm that the following statements are all true:

- You are a UK registered charity or not for profit organisation/association
- You have no overseas assets or representation
- In respect of any of the liabilities to be covered under the proposed policy the Charity/ not for profit organisation/association and/or any insured person has not been the subject of any claim (including employment claim) whether successful or not within the last five years
- In the last five years the Charity/ not for profit organisation/association and/or any insured person has not been the subject of any investigation by any official body or institution
- After enquiry the Charity/ not for profit organisation/association can confirm that they are not aware of any fact, circumstance, allegation or incident which may give rise to a claim under the proposed policy
- The Charity/ not for profit organisation/association does not provide any legal or investment advice and does not provide professional services to a third party for a fee
- The Charity/ not for profit organisation/association does not provide any medical treatment, services or advice and does not provide residential care
- The Charity/ not for profit organisation/association has declared a positive net worth in the last report and accounts (total assets exceeded total liabilities)
- A qualified accountant reviews the accounts at least annually
- The Charity/ not for profit organisation/association employs no more than 50 people and all of these employees are based in the UK

- There are no plans to lay off staff or make any redundancies
- Duties are segregated so that at least dual control exists on signing cheques, issuing instructions for disbursement of assets or funds, funds transfer procedures and investments

Yes No

(if No, please provide further information below and refer to your broker)

Additional Information

Important

Please read the following carefully before signing and dating the Declaration

It is essential that the Charity or not for profit organisation/association when seeking a quotation to take out or renew any insurance makes a fair representation of the risk they are seeking to insure. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so may have serious consequences for coverage under the contract of insurance. If you have any doubt as to what constitutes a fair presentation please do not hesitate to ask for advice from your insurance advisor. If there is anything else the Insurers should know in order for this to be a fair presentation of the risk, please set it out under Additional Information above.

Your personal data may be processed and held by us in our capacity as data controllers in order for us to write and administer your policy and to assist in the claims handling process in accordance with applicable data protection laws. To read our data privacy policy in full and for more information about your data protection rights, please visit our website at: <https://www.barbicanprotect.com/cookies-privacy-policy/>.

Step 5: Complete the Declaration

We hereby declare that to the best of our knowledge and belief the foregoing particulars and statements represent a fair presentation of the risk we are seeking to insure.

We hereby undertake to declare any material alterations or amendments to the foregoing particulars and statements which occur prior to the commencement of the contract of insurance.

Signed		Date	
Print name			
Position held			

Standard Sub-Limits of Liability	
Additional Personal Limit for Directors and Trustees:	£250,000
Reputational Recovery Costs	£100,000
Corporate Liability for charities, including professional services:	£500,000 (or policy limit if lower)
Entity employment practice:	£100,000
Fraud and dishonesty:	£50,000
Loss of documents:	£250,000

Standard Excesses	
Corporate Liability for charities:	
a) Professional Services	£1,000
b) All other services:	£5,000
Entity employment practice:	£2,500
Fraud and dishonesty:	£2,500
Loss of documents:	£1,000