

Charity and Community Insurance renewal pack Renewal Notice



WI/Watson Laurie Ltd (Carers Trust)
Watson Laurie House
234 St Georges Road
Bolton
Lancashire
BL1 2PH

30 April 2019

Dear Wendy

Thank you for choosing Ecclesiastical for your client's Charity and Community Insurance policy over the past year. This policy is due for renewal on 1 April 2019.

- **The total premium for next year is £1,522.81.**

This includes Insurance Premium Tax of £163.16.

We sometimes need to make changes to our policy document to ensure all regulatory and contact details are up-to-date. The latest version of the policy is available on our website, but please contact us if you would like the policy in another format. If we make any changes to the cover provided by the policy, we will always tell you.

I have enclosed the policy documentation and look forward to continuing to provide insurance for your client over the coming year. If you have any questions, please contact me and I will be happy to help.

Yours sincerely

Niall Peters

Niall Peters

0161 836 2715

Northern Regional Centre

0345 603 7554

northern@ecclesiastical.com

Ecclesiastical Insurance Office plc,
Northern Regional Centre, Beaufort
House, Brunswick Road,
Gloucester GL1 1JZ
www.ecclesiastical.com

Policy number

02/CHA/0318597

Insured

Carers Support South Lakes

In this pack

- Employers' Liability Certificate
- Payment schedule
- How we use your data
- Pre-contract credit information
- Credit agreement
- Policy schedule
- Changes to your policy

Charity and Community Insurance renewal
Broker copy
Advance Notice of Direct Debit

South Lakeland Carers Centre
Stricklandgate House
92 Stricklandgate
KENDAL
Cumbria
LA9 4PU

30 April 2019

Dear Sirs

The Charity and Community Insurance policy in the name of Carers Support South Lakes is being renewed.

- **Your Direct Debit payment schedule is on the back of this letter.**

Please check the payment schedule, then sign the credit agreement and return it to us by Freepost to; FREEPOST:
ECCLESIASTICAL

The broker will contact the Insured about the policy documentation. You need only contact us if you have queries regarding your Direct Debit Instruction. If you have any other questions about the policy, please contact the broker.

Yours faithfully

Niall Peters

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0161 836 2715



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northern@ecclesiastical.com

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Insured

Carers Support South Lakes

Charity and Community Insurance

Payment schedule

Advance Notice of Direct Debit

Please ensure you have budgeted for this cost. If you can no longer afford the payments please contact us.

Your Direct Debit details

Account name: SOUTH LAKELAND CAR

Service User Number: 76 51 38

Payer's reference: 0318597

With effect from 30 April 2019, the premium for your policy will be collected by Direct Debit and collected on, or immediately after, the following dates.

Payment schedule

9 April 2019	£127.02
1 May 2019	£126.89
1 June 2019	£126.89
1 July 2019	£126.89
1 August 2019	£126.89
1 September 2019	£126.89
1 October 2019	£126.89
1 November 2019	£126.89
1 December 2019	£126.89
1 January 2020	£126.89
1 February 2020	£126.89
1 March 2020	£126.89
Total	£1,522.81

Policy number
02/CHA/0318597

Insured
Carers Support South Lakes

Period of insurance cover
1 April 2019 to
31 March 2020

Charity and Community Insurance renewal Advance Notice of Direct Debit

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Stricklandgate House
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Insured

Carers Support South Lakes

What to do next

- 1 Check** your payment schedule.
- 2 Contact** us if you need to make changes.
- 3 Sign and return** the credit agreement by Freepost.

Charity and Community Insurance

Payment schedule

Advance Notice of Direct Debit

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Charity and Community Insurance renewal pack

How we use your data



Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

Policy number
02/CHA/0318597

Date of issue
30 April 2019

Insured
Carers Support South Lakes

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Beaufort House, Brunswick Road, Gloucester GL1 1JZ or on **0345 6073274** or email compliance@ecclesiastical.com.

Charity and Community Insurance policy pack

Pre-contract credit information



Company providing credit	Ecclesiastical Insurance Office Beaufort House Brunswick Rd Gloucester GL1 1JZ
Credit intermediary	WI/Watson Laurie Ltd (Carers Trust) Watson Laurie House 234 St Georges Road Bolton Lancashire BL1 2PH

Key features of the credit product

Type of credit	Fixed term credit
Total amount of credit	Annual premium of £1,522.81
Details of credit provided	Annual premium for the period of the insurance cover
Length of credit agreement	12 month(s)

Payment schedule

9 April 2019	£127.02
1 May 2019	£126.89
1 June 2019	£126.89
1 July 2019	£126.89
1 August 2019	£126.89
1 September 2019	£126.89
1 October 2019	£126.89
1 November 2019	£126.89
1 December 2019	£126.89
1 January 2020	£126.89
1 February 2020	£126.89
1 March 2020	£126.89
Total	£1,522.81

Total amount to pay including handling charge £1,522.81

Credit is provided as a deferred payment for a service 02/CHA/0318597
Charity and Community Insurance
£1,522.81

Customer Services

0345 777 3322

Mon to Fri 8am-6pm

information@ecclesiastical.com
Customer Services, Ecclesiastical Insurance Office plc, Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

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Charity and Community Insurance policy pack

Pre-contract credit information

Costs of the credit

Borrowing rates that apply to the credit agreement	0.00% handling charge
Annual Percentage Rate of Charge (APR)	0.0% Total cost is shown as an annual percentage of the total amount of credit

Related costs

Late payment costs	We won't charge you for any late payments
Missing payment consequences	If you miss payments, we may cancel the insurance policy that the credit is being used to pay for. This would leave you without the protection of this insurance cover. It may also make it harder for you to get credit in the future

Other important legal aspects

Right to cancel	You have the right to cancel your credit agreement within 14 days from receiving a copy of this agreement
Early repayment	You have the right to repay the credit early at any time, either partially or in full
Credit reference agency checking	When we make a decision to give you credit we may use information provided by a credit reference agency. If the information they provide about you means we decide not to progress your credit agreement, we'll give you the details of that agency
Right to a draft credit agreement	Unless you are a business, you have the right to request a copy of the draft credit agreement free of charge, unless at the time of your request we have decided not to progress your credit agreement
Length of time the company providing credit is bound by the pre-contractual information	The information on this form is valid for 14 days from the time you receive it

Charity and Community Insurance policy pack

Credit Agreement

You have chosen to pay for your insurance cover premium by instalments. To conform to the Consumer Credit Legislation you must sign and date both copies of this agreement and return one copy immediately to us using the freepost address.

Terms of the credit agreement

The Company has the right to vary the amount of credit, the instalment amounts and the handling charge on credit as from the annual renewal date by giving the Insured notice in writing of the revised amounts and of any change in the APR, at least 7 days before the renewal date.

This agreement will come into existence immediately you sign and date the original. This agreement will continue unless cancelled:

- (1) by the Company giving the Insured 14 days notice in writing
- (2) by the Insured giving the Company 14 days notice in writing

The agreement will also be cancelled if the policy is not renewed on the annual renewal date or if the Insured cancels the policy.

If the Insured cancels the agreement they will need to immediately pay the full amount of the premium.

If the Insured defaults in paying any instalment the Company will request payment again after 14 days. If the request fails, the Company will contact the Insured asking for the default to be resolved before cancelling the agreement and the policy.

By signing the agreement the Insured agrees that:

- I/We have read and understood the terms of the agreement
- My/Our name(s) and address shown are correct
- The information given by me/us to the Company is correct and is to form the basis of this agreement
- I/We are 18 years of age or older and will pay premiums by instalments as set out in the agreement
- The policy is an annual contract. In the event of a claim the Company reserves the right to deduct the balance of the annual premium from a claim settlement
- Any refund of premium will be used to reduce future instalments or transferred direct into your bank account

Important - please read carefully - your rights

The Consumer Credit Act 1974 covers this agreement and lays down certain requirements for your protection which must be satisfied when the agreement is made. If they are not, the Company cannot enforce the agreement against you without a Court order.

The Act also gives you a number of rights. You have a right to settle this agreement at any time by giving notice in writing and paying off all the amounts payable under the agreement which may be reduced by a rebate.



Customer Services

0345 777 3322

Mon to Fri 8am-6pm

information@ecclesiastical.com
Customer Services, Ecclesiastical
Insurance Office plc, Beaufort House,
Brunswick Road, Gloucester, GL1 1JZ

www.ecclesiastical.com

Policy number

02/CHA/0318597

Date of issue

30 April 2019

Insured

Carers Support South Lakes

Period of insurance cover

1 April 2019 to

31 March 2020

Charity and Community Insurance policy pack

Credit Agreement continued



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If you would like to know more about the protection and remedies provided under the Act you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

Your right to cancel

You have a right to cancel this agreement. You have 14 days from the day after you receive this agreement to cancel and can do this by sending a written notice of cancellation by Freepost to:

FREEPOST: ECCLESIASTICAL

If you cancel the agreement within these 14 days we will return to you any money you have paid. You will not have to make any further payments under this agreement, but if you wish to continue the cover on your insurance policy you will need to pay the full amount immediately.

Policy number
02/CHA/0318597

Date of issue
30 April 2019

Insured
Carers Support South Lakes

Period of insurance cover
1 April 2019 to
31 March 2020

Important please read and sign

After reading the terms and your rights that have been set out in this agreement, please sign this agreement in the space provided below. Please then return this original to us immediately and keep the copy in a safe place.

This is a credit agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of Insured

Date of Signature

Charity and Community Insurance policy pack Credit Agreement

Copy: To be retained by policy holder

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30 April 2019

Insured
Carers Support South Lakes

Period of insurance cover
1 April 2019 to
31 March 2020

Charity and Community Insurance policy pack

Credit Agreement continued



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Signature of Insured

Date of Signature

Policy number

02/CHA/0318597

Date of issue

30 April 2019

Insured

Carers Support South Lakes

Period of insurance cover

1 April 2019 to
31 March 2020

Charity and Community Insurance renewal pack

Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity and Community Insurance policy document and the updates notice in this pack. You should tell your broker if you want to make any changes. They will be able to tell you whether the changes affect your renewal.

If you need a copy of the policy documents, please contact your broker or visit www.ecclesiastical.com/ME866

Business description

Independent care led charitable organisation that seeks to empower carers across the country to promote their rights and enable them to make positive choices to improve the quality of their lives and offers help and advice to young carers

Premium details

Premium: **£1,522.81**

This is made up of a premium of £1,359.65 plus Insurance Premium Tax of £163.16.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
Stricklandgate House	Section 1 Property damage Section 3 Equipment breakdown Section 4 Business interruption Section 6 Money with assault extension
General cover	Section 9 Liabilities Section 10 Reputational risk Section 12 Professional indemnity Section 13 Trustees' and management liability Section 15 Legal expenses

Policy number
02/CHA/0318597

Date of issue
30 April 2019

Insured
Carers Support South Lakes

Period of insurance
1 April 2019 to
31 March 2020

The policy document

If you need a copy of the policy documents, please contact your broker or visit

www.ecclesiastical.com/ME866

Policy number **02/CHA/0318597**

Date of issue **30 April 2019** Effective from **1 April 2019**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Charity and Community Insurance renewal pack

Policy schedule



Cover for
**Stricklandgate House, 92 Stricklandgate, KENDAL Cumbria,
LA9 4PU**

Section 1 Property damage

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Contents	£20,500		

Subsidence

Extension applies

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£350

Other causes	Excess
THEFT	£350
SUBSIDENCE	£1,000
ESCAPE OF OIL	£350
Deterioration of refrigerated stock	£50
All other losses	£350

Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Section 3 Equipment breakdown

Section applies.

Excess: £350

Section 4 Business interruption

Items covered

This table gives details of the items covered by the Business interruption section of your policy.

Item	Sum insured	First loss	Declaration-linked basis?	Maximum indemnity period
Additional cost of working	£50,000	N/A	NO	12 months

Charity and Community Insurance renewal pack

Policy schedule



Section 6 Money with assault extension

Cover A Money

The table below shows the limit of our liability for any one occurrence.

Types of money	Limit of liability
Non-negotiable money	£250,000
Other money	
On the premises during business hours	£2,500
In transit	£2,500
In locked safe	£0
In private dwelling houses	£500
In the custody of authorised personnel whilst on delivery or collection rounds	£0
In collection tins or envelopes	£0
In any other circumstances	£500
Misappropriation by authorised employees (£2,000 per person)	£5,000

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 waggeroll
Clerical	£229,426

Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£10,000,000	£250
Products liability	£10,000,000	N/A

Liabilities clauses

C4089 Public Liability - Risk Management Condition - Protection against abuse/assault/molestation

In respect of any claim for which indemnity is provided by this insurance arising directly or indirectly out of or in connection with any actual alleged attempted or threatened abuse assault or molestation of any kind

It is a condition precedent to OUR liability under this insurance that YOU shall

- (i) Adhere to and maintain a written protection policy with procedures for safeguarding the welfare of those in YOUR care and where appropriate third parties against abuse assault or molestation by any person
- (ii) Ensure that all YOUR EMPLOYEES volunteers and service providers (for the purposes of this condition YOUR personnel) engaged by YOU in a care role or having unsupervised access to those in YOUR care shall
 - (a) have undergone satisfactory Disclosure and Barring Service or similar statutory Disclosure checks at a level appropriate to their care role in accordance with the statutory guidance prior to engagement in those duties
 - (b) have access to and be acquainted with and receive formal training in YOUR protection policy with formal update training based upon current best practice at intervals not exceeding one year
 - (c) in the case of newly appointed personnel receive formal induction protection training prior to commencement of their duties and be supervised during their probationary service period

Charity and Community Insurance renewal pack

Policy schedule



(iii) Securely retain for a period of at least fifty (50) years

(a) employment and engagement applications references identity verification records Disclosure and Barring Service or similar statutory Disclosure reference numbers and pertinent related correspondence in respect of all of YOUR personnel

(b) YOUR protection policy and revisions thereof together with records of YOUR protection policy training delivered to all of YOUR relevant personnel

(c) YOUR records of abuse allegations or incidents and action taken including notifications to the appropriate authorities

(d) copies of relevant information and accompanying correspondence relating to abuse assault or molestation of or by YOUR service users whilst in YOUR care contained in their referral assessment treatment and care plans

Subject otherwise to the terms exclusions and conditions of this policy.

Section 10 Reputational Risk

Cover 1 Libel and slander

Cover applies

Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000

Cover 3 Death of Patron

Cover applies

Section 12 Professional indemnity

Limit of indemnity	Excess	Retroactive date	Estimated revenue
£2,000,000	£500	1 April 2015	£292,200

Section 13 Trustees' and management liability

Basis of cover	Limit of indemnity	Excess	Wrongful Act Date
Trustees' and management liability	£250,000	£250	N/A

Charity and Community Insurance renewal pack

Policy schedule



Section 15 Legal expenses

Reference number: EPS/6765048

Insured Events	Estimated figures	Limit of indemnity
Standard cover (EPLP)	Wageroll £229,426	£250,000

Charity and Community Insurance renewal pack

Policy schedule



Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.



Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number: 02/CHA/0318597
Name of policyholder: Carers Support South Lakes
Date of commencement of insurance policy: 1 April 2019
Date of expiry of insurance policy: 31 March 2020

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)



Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

How has your policy changed?

We have updated your policy to the most up-to-date version. This document summarises the key differences. For full details of what is included, please refer to your new documentation which you should check carefully to ensure it still meets your needs. **If you have any questions or concerns please contact us.**

Cover/item	Your old policy	Your new policy
How we use your data	Our notice is in line with the Data Protection Act 1998.	Our notice has been updated in line with the General Data Protection Regulation applicable from 25 May 2018. We have also included the notice for DAS Legal Expenses Insurance Company Limited (DAS) in the Legal expenses section.
Property damage section – Buildings definition	Please see your policy for details.	We have clarified that buildings does not include any natural or artificial watercourses or bodies of water including their confines and structures.
Liabilities section Public liability – Data protection extension	Covers you for third party claims for damages under the Data Protection Act 1998.	Covers you for third party claims for damages under the most recent data protection legislation. Also covers defence costs for certain prosecutions in connection with the legislation – this is for claims occurring in the current period of insurance. To further protect you we are providing some additional cover for past events that would have been covered under a previous ‘claims made’ policy which you become aware of in the current period of insurance, and report to us within 28 days of you becoming aware.
Legal expenses section – Limit of indemnity	If you have this cover, your schedule will show the limit of indemnity that applies, this may be less than £250,000.	If you have this cover a <u>minimum</u> limit of indemnity of £250,000 applies, to reflect increasing legal costs. See your schedule for the limit that applies to you. For clarification, the term “limit of indemnity” is defined in your policy; it covers legal costs and expenses including solicitors’ and barristers’ fees, court costs, expenses for expert witnesses, attendance expenses, accountants’ fees and employment

		compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in your policy).
Legal expenses section – Cover	The date of occurrence (as defined) must be within the period of insurance.	The date of occurrence (as defined) must be within the period of insurance. To further protect you we are providing some additional cover for past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance.
Legal expenses section – Employment practices legal protection and compensation awards insured event	Contains various requirements the insured must follow in order for cover to apply.	Cover is still subject to acceptance criteria and exclusions as specified in the policy, however certain notification requirements have been removed, so that it is no longer a requirement to follow ACAS or DAS advice for a claim to be accepted.
Legal expenses section – Legal defence insured event – Data protection	Cover is provided in line with the Data Protection Act 1998.	Cover is provided in line with the General Data Protection Regulation applicable from 25 May 2018. We have also confirmed that we will not cover any cyber-related claims e.g. due to virus or similar under this cover.
Professional indemnity section – Data protection	If you have this section, some cover for data protection prosecutions applies.	Cover for data protection prosecutions has been removed from this section and is now included within the Liabilities section.
Terrorism section	See your policy for this section of cover, your schedule will show if you have this.	We've made changes as required by our reinsurer Pool Re including:- - new cover for some terrorist-related cyber events; - clarification over mixed-use (residential and commercial) properties that may be insured.