

# Charity and Community Insurance renewal pack

## Renewal notice



Mr J Wilkinson  
24 Claverton Way  
Rushmere St. Andrew  
IPSWICH  
Suffolk  
IP4 5XF

8 May 2018

Dear Mr Wilkinson

Thank you for choosing Ecclesiastical for your Charity and Community Insurance policy over the past year. Your policy is due for renewal on 1 June 2018 and I have enclosed your policy documentation.

- **The premium for next year is £5,927.04.**

This includes Insurance Premium Tax of £635.04.

Please arrange payment of your premium by 1 June 2018 to renew your insurance. Payment can be made by bank transfer using the details below:

**Bank A/C Name:** Ecclesiastical Insurance Office PLC

**Bank A/C:** 01013955 **Sort Code:** 60-09-02

**Bank:** National Westminster Bank

Please reference your policy number: **06/CBP/9098943**

If you prefer, you can pay by Direct Debit – details of how to do this are on the Direct Debit instruction form enclosed. Alternatively please send a cheque made payable to 'Ecclesiastical Insurance Office PLC', and write your policy number on the back.

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.

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

Yours sincerely

*Stephen Butler*

Stephen Butler  
Church Underwriter

**Direct Commercial Department**  
**0345 777 3322**

directsouth@ecclesiastical.com  
Ecclesiastical Insurance Office plc,  
Beaufort House, Brunswick Road,  
Gloucester GL1 1JZ  
www.ecclesiastical.com

**Policy number**  
06/CBP/9098943

**Insured**  
Hockey Umpires Associations  
and Umpiring & Umpires  
Sections of Hockey Associations  
(as more fully described therein)

### In this pack

- How we use your data
- Policy schedule
- Product Changes

### What to do next

- 1 **Check** your policy details.
- 2 **Send** payment for your premium by either.
  - Bank transfer
  - Direct Debit instruction
  - Cheque



# Charity and Community Insurance renewal pack

## How we use your data



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

The data controller in respect of any personal data which we may hold about you or process is Ecclesiastical Insurance Office plc who you can contact via the Data Protection Officer, at Beaufort House, Brunswick Road, Gloucester GL1 1JZ, or on 0345 6073274 or email [compliance@ecclesiastical.com](mailto:compliance@ecclesiastical.com).

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 and business management. This may 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, service providers, professional advisors, external independent financial advisers (IFAs) or business partners and our regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected.

### Special Categories of Data

In order to provide your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependant's health or criminal convictions. As this is 'sensitive personal data' we are required to obtain your consent to process this information. If you do not consent to us processing this information we may be unable to provide your insurance policy or process any claim. You are entitled to withdraw this consent at any time. However, withdrawing your consent may mean we are unable to continue providing your cover meaning your insurance policy may be cancelled. Your policy terms and conditions set out what will happen in the event your policy is cancelled.

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

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We may check your details with various fraud prevention and credit reference agencies. If you make a claim, we will share your information (where necessary) with other companies 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.

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

### Further Information

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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](http://www.ecclesiastical.com/privacypolicy) or contact our Data Protection Officer.

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### Policy number

06/CBP/9098943

### Date of issue

8 May 2018

### Insured

Hockey Umpires Associations  
and Umpiring & Umpires  
Sections of Hockey Associations  
(as more fully described therein)



# 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. Tell us if you want to make any changes.

If you need a copy of the policy documents, please visit [www.ecclesiastical.com/ME805](http://www.ecclesiastical.com/ME805)

### **IMPORTANT NOTICE: Changes to your policy**

We have converted your Charity and Community Insurance policy to our most up-to-date version; the significant changes are summarised in a separate "How has your policy changed?" document. For a copy of this please visit [www.ecclesiastical.com/CP805](http://www.ecclesiastical.com/CP805) or contact us.

It is important you read this document carefully and check your policy schedule to confirm the sections that apply to you. If you have any questions, please get in touch with us.

### **Premium details**

Premium: **£5,927.04**

This is made up of a premium of £5,292.00 plus Insurance Premium Tax of £635.04.

### **Premises and policy sections included**

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

<b>Insured premises</b>	<b>Policy section</b>
General cover	Section 9 Liabilities Section 10 Reputational risk Section 13 Trustees' and management liability

### **Policy clauses**

#### **Insured Title**

It is noted that the insured title reads as follows:

The National Programme Umpiring Association, Midland (including non BCHUA and EMHUA members) North, Southern and Eastern Regional Hockey Umpires Associations, West Hockey Association and county umpiring and umpires hockey associations affiliated thereto or represented therein or any other regional/county hockey umpiring or umpires association advised to US from time to time including (as

Policy number **06/CBP/9098943**

Date of issue **8 May 2018** Effective from **1 June 2018**

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.

**Policy number**  
06/CBP/9098943

**Date of issue**  
8 May 2018

**Insured**  
Hockey Umpires Associations and Umpiring & Umpires Sections of Hockey Associations (as more fully described therein)

**Business description**  
The activities of Hockey Umpires Associations (as more fully described herein)

**Period of insurance**  
1 June 2018 to  
31 May 2019

**The policy document**  
If you need a copy of the policy documents, please visit [www.ecclesiastical.com/ME805](http://www.ecclesiastical.com/ME805) or contact us.

**Changes to your policy**  
To obtain a copy of this document, please contact us or visit [www.ecclesiastical.com/CP805](http://www.ecclesiastical.com/CP805)

# Charity and Community Insurance renewal pack

## Policy schedule

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County Associations)

Avon & Somerset, Avon County Women's, Berkshire, Birmingham Counties, Buckinghamshire, Cambridgeshire, Devon, East Midland Counties, Essex, Hampshire, Herefordshire Gloucestershire & Wiltshire, Hertfordshire & Bedfordshire, Isle of Man, Kent, Lancashire Central, Lincolnshire, Middlesex, Norfolk, Northumberland & Durham, North West, Oxfordshire, Suffolk, Surrey, Sussex, and

Cornwall, Cumbria, Dorset, Wiltshire Hockey Association's Umpires or Umpiring Sections and

And any member (all classes) or any employee of such associations and any other umpire appointed by such associations

Umpires appointed to the Durham Clubs League (Ladies)

### **Members**

For the purpose of identification umpires currently recorded on the list of umpires belonging to the Umpiring & Umpires Section of any insured Hockey Association shall be deemed 'members'.

### **Business Description Extension**

The definition of BUSINESS is extended to include (a) Where any member of the insured association is requested to umpire a hockey match or to give tuition or to provide a watching which is not a direct appointment of his or her association (b) The appointment of any members as an umpire or match delegate to the national leagues, to county, regional or international matches or competitions. (c) Travel to and from such appointments

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## 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 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£6,000,000	£250
Products liability	£6,000,000	N/A

#### Liabilities clauses

##### Advice not given for a fee

Under Exclusions to Cover 2 exclusion 6 is deleted and the following substituted therefor :

6 No indemnity will be provided in respect of any liability arising from (i) advice design or specification given for a fee (ii) advice design or specification which if not given for a fee is or would normally be the subject of a specific Professional Indemnity Insurance

##### Errors and Omissions Extension

The following extension is added Errors and Omissions

This insurance covers only those losses which arise from claims made and notified to US during the period of insurance.

WE will indemnify YOU against all sums which YOU become legally liable to pay as damages and all other costs and expenses as a result of errors or omissions in the conduct of YOUR BUSINESS which gives rise to a claim made against YOU and notified to US during the PERIOD OF INSURANCE

WE will not provide any indemnity in respect of the following a) Liability where indemnity is provided by any other insurance b) Liability in respect of BODILY INJURY or DAMAGE to property c) Any person committing or condoning any criminal, dishonest or fraudulent act or omission d) Liability assumed by agreement unless liability would have attached without such agreement e) The consequences of any circumstances known to YOU at the commencement of this cover which may give rise to a claim f) Advice, design or specification given for a fee or for which a fee would normally be charged g) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS h) Liability arising from any allegation of unfair or wrongful dismissal and all other employment disputes i) Liability arising from any allegation of discrimination j) Liability of an insured member after a period of one year from the date of the member's retirement from an insured association k) The first £250 of each and every claim made under this extension

# Charity and Community Insurance renewal pack

## Policy schedule



The total amount WE will pay under this extension is £1,000,000 in any one PERIOD OF INSURANCE subject to a limit of £250,000 any ONE PERIOD OF INSURANCE in respect of any one insured association All claims resulting from a single error or omission will be deemed to have been made during the period in which the first claim was accepted by US

Condition specific to this extension YOU shall give written notice to US as soon as possible after becoming aware of circumstances which might reasonably be expected to produce a claim irrespective of YOUR views as to the validity of the claim or on receiving information of a claim for which there may be liability under this extension. Any claim arising from such circumstances shall be deemed to have been made in the period of insurance in which such notice has been given.

The cover provided to the Cumbria, Cornwall, Dorset, West and Wiltshire Hockey Associations under this extension shall be limited to that part of the Association's Business which relates to umpiring activities for which the Associations are responsible

### **Car Park Extension**

The following extension is added:

#### Car Parks Extension

Notwithstanding exclusion 4(a) WE will provide an indemnity in respect of liability incurred by YOU in respect of loss of or damage to motor vehicles (including their Contents) not belonging to or hired by YOU whilst such vehicles are within entering or leaving the car park or parking area provided by YOU subject to the following Conditions:

- a) amount payable shall not exceed the sum of £10,000 in respect of any one vehicle (including Contents)
- b) cover will not apply to claims arising from the movement of such vehicles by AUTHORISED VOLUNTEERS outside the confines of the car park
- c) amount payable will exclude the first £250 of each and every claim

### **Liabilities Section**

#### Definitions

INJURY is restated as means BODILY INJURY wrongful arrest false imprisonment detention wrongful eviction or invasion of the right of privacy

and not as otherwise shown in the policy document



# Charity and Community Insurance renewal pack

## Policy schedule



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### C4277 Safeguarding of vulnerable persons conditions

If YOU or any of YOUR EMPLOYED PERSONS or service providers work unsupervised with children or vulnerable adults or who have unsupervised access to children or vulnerable adults it is a CONDITION PRECEDENT TO LIABILITY that

- (a) YOU YOUR EMPLOYED PERSONS and service providers comply with YOUR safeguarding policy established for the protection of children and vulnerable adults
- (b) YOUR written safeguarding policy is regularly reviewed (at least annually)
- (c) all eligible persons working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) or equivalent checks at the level appropriate to their role prior to engagement in those duties
- (d) All persons working with children and vulnerable adults receive formal induction training and regular (at least annually) update training on safeguarding

### Section 10 Reputational Risk

#### Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000

### Section 13 Trustees' and management liability

Basis of cover	Limit of indemnity	Excess	Wrongful Act Date
Trustees' liability	£100,000	£0	N/A



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## Policy schedule

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### 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.

# Charity and Community Insurance renewal pack Product Changes



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**We are making changes to some of the terms and conditions contained in your policy booklet. See the following link for details. A printed copy of these changes is available upon request.**

[www.ecclesiastical.com/ukeigcom](http://www.ecclesiastical.com/ukeigcom)

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