

## Introduction

**PTA UK has included insurance as part of its comprehensive portfolio of benefits for more than a decade. PTA UK are delighted to introduce our insurance partner Zurich Insurance plc, and the policy that is tailored so that protection is there when your PTA needs it most.**

Insurance can be confusing. This policy summary document, written by Zurich, has been designed to help PTA UK members understand what is covered, what is not covered and the level of cover along with guidance on things you must and must not do.

At PTA UK we know just how much time and effort goes into running a successful PTA and we are passionate that the insurance we provide is able to support the great work you do. Zurich share this passion and is working with PTA UK to ensure that our membership insurance evolves with the ever-changing PTA landscape.

### Qualifying for cover

Your PTA must be a fully paid member of PTA UK. To check your membership status visit [pta.org.uk](http://pta.org.uk) or call the **Member Advice Line on 0300 123 5460**. While our insurance is specific to PTAs, there are still conditions and exclusions that you need to be aware of. Zurich has supplied PTA UK with a policy summary document and have asked all members to read this fully.

### Who to contact

- For any questions around your PTA UK membership and specific queries about your PTA, please call PTA UK's Advice line on 0300 123 5460
- If you still wish to make claim or have a specific insurance query insurance, please contact Zurich directly on 01252 387923.

### Risk assessment

You should undertake a simple risk assessment for each event or activity your PTA runs. Where you feel there is a greater risk of injury or damage please refer to Zurich for guidance and confirmation of cover.

### Hazardous activities

If your PTA is running an event that you believe to be particularly hazardous please refer to our insurance FAQs and if required contact Zurich for guidance. Please do not assume cover is in place.

### Do we have to be members of PTA UK?

In order for cover to apply your PTA must be in current membership of PTA UK. New members will be covered from the date of joining. Existing members must renew by their renewal date in order for cover to apply otherwise cover will only apply from the date the renewal is activated for the remainder of the membership term. The PTA UK Insurance policy is a group policy. Insurance is part of your overall membership and is not available on its own. It cannot be cancelled while you are a member and neither can any refund be made for the insurance element of membership should your PTA need to cancel its PTA UK membership.

# Summary of Cover



**ZURICH**

This policy is underwritten by Zurich Insurance plc.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Select for Charities and Social Organisations Policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document, which is available on request.

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, Works in Progress, Money, Computer, Public Liability, Hirers' Liability, Employers' Liability, Libel and Slander, Professional Negligence, Financial and Administration Liability, Motor including Legal Expenses and Uninsured Loss Recovery, Plant Protection, Deterioration of Stock, Personal Accident, Business Travel, and Legal Expenses.

The standard duration of this non-investment insurance contract is 12 months.

## Material Damage

### What does the policy cover?

This cover provides reinstatement or indemnity following damage for Buildings, Contents and Stock against 'All Risks' including the following events: fire, lightning, explosion, aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil, glass, theft and accidental damage with the option to include cover for subsidence.

### Sum Insured

Property owned by the Insured – £14,375

Any Property which the PTA hires for events including professional audio equipment, bouncy castles, etc. – £10,000

### Excesses

- £100 of any claims other than as a result of fire, lightning or explosion and aircraft.
- £250 of any claims in respect of marquees.
- £1000 of any claims in respect of subsidence.

**Example claim** – A shed owned by the PTA has flooded and damaged sound equipment owned by the PTA.

Features and benefits	Significant exclusions or limitations
Archaeological discoveries – Limit £250,000 Avoidance of impending loss – Limit £100,000 Bequeathed property – Limit £500,000 Capital additions – Limit £5,000,000 Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000 Debris removal costs Energy performance & environmental improvements – Limit £250,000 Glass breakage Groundsmens equipment – Limit £10,000 Inadvertent omissions – Limit £2,500,000 Landscaped gardens – limit £25,000 Metered water – Limit £25,000 Property in transit – Limit £25,000 Replacement of locks – Limit £5,000 Temporary removal – Limit £25,000 Trace and access – Limit £25,000 Unauthorised use of utilities – Limit £10,000 Theft of fabric of the building – Limit £100,000	<b>Storm or Flood</b> <ul style="list-style-type: none"> <li>• Damage caused by frost, subsidence, ground heave or landslip</li> <li>• Damage to moveable property in the open, fences and gates</li> <li>• Damage attributable solely to change in the water table level</li> </ul> <b>Unoccupied Properties</b> <ul style="list-style-type: none"> <li>• Damage caused by freezing, escape of water or malicious persons in respect of Buildings which are unoccupied</li> </ul> <b>Subsidence, Ground Heave or Landslip*</b> <ul style="list-style-type: none"> <li>• Damage caused by:               <ul style="list-style-type: none"> <li>– subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe</li> <li>– the normal settlement or bedding down of new structures</li> </ul> </li> </ul> <b>Theft</b> <ul style="list-style-type: none"> <li>• Not involving forcible or violent entry to or exit from any building*</li> <li>• Where the Insured or any Employee are involved</li> <li>• Property in the open (except Groundsmens equipment)</li> </ul>

Features and benefits	Significant exclusions or limitations
	<ul style="list-style-type: none"> <li>From an unattended vehicle</li> </ul> <p><b>Accidental Damage</b></p> <ul style="list-style-type: none"> <li>Inherent Vice or Latent Defect</li> <li>Wear and Tear</li> <li>Defective Design or Workmanship</li> <li>Gradually Operating Causes</li> </ul> <p><b>Terrorism*</b></p> <p>Items above marked * have an optional 'buy-back' upon request</p>

## Business Interruption

### What does the policy cover?

This cover provides financial compensation for additional expenditure, following a claim in respect of an insured event under the Material Damage section.

**Sum Insured**            £10,000

**Excess**                    Nil

**Example Claim** – If there was a theft resulting in the loss of property and the PTA were required to hire additional PA and audio equipment in order that the event could still go ahead, this would be an additional expenditure as a result of the loss and they could claim for the cost of this.

Features and benefits	Significant exclusions or limitations
Action of competent authorities – Limit £50,000 Book debts – Limit £500,000 Computer data – Limit £5,000 Death of a patron – Limit £25,000 Denial of access Essential personnel – Limit £20,000 Failure of public utilities Loss of (neighbouring) attraction(s) – Limit £100,000 Loss of premises licence – Limit £100,000 Lottery syndicate winners above £250,000 – Limit £10,000 Murder, suicide rape kidnap, Notifiable disease & other health risks – Limit of £1,000,000 Property stored elsewhere – Limit £250,000 Property in transit – Limit £100,000 Professional Accountants Fees	<p><b>Losses outside of the Indemnity Period</b></p> <p><b>Material Damage Proviso</b> An event not covered by Material Damage cover</p> <p><b>Deliberate act of service suppliers</b> Deliberate cutting off of water, gas, electricity, fuel or telecommunications services by the suppliers</p>

## Money

	What does it cover?	Sum Insured	Excess	Example
Loss of Non Negotiable money.	Loss of money other than cash, eg crossed cheques or crossed bankers' drafts.	£250,000	£50	A PTA blank chequebook is stolen and cheques fraudulently raised and cashed.
Cash in transit in the custody of any employee or PTA volunteer, in transit by registered post (£250) or in a Bank Night Safe.	<p>Cash in transit, eg taking monies collected at an event to the bank.</p> <p>For cash deposits over £3,000 and up to £7,500, there must be a minimum of two persons aged over 16 accompanying the cash.</p> <p>For deposits of £7,500 to £15,000 there must be a minimum of three people accompanying the cash, and for all deposits over £15,000, these must be handled by a specialist security carrier (e.g. Securicor, G4S) and notified to Zurich in advance.</p>	£5,000	£50	On the way to the bank to make a deposit, a PTA member is mugged and the cash collected at an event is stolen.
Cash in transit in the custody or control of a security company or similar organisation.	As above.	£25,000	£50	On the way to the bank to make a deposit, the security company is mugged and the cash collected at an event is stolen.
Cash in a private residence of an employee or PTA volunteer.	Cash stored at a private home of a committee member, employee or other PTA volunteer.	£1,000	£50	The treasurer takes home cash collected at a PTA event to bank the following day. They are burgled overnight, and the cash is taken. The PTA would be covered for the value of the cash, up to £1,000.
Cash in the premises, in the custody of or under the actual supervision of any employee or PTA volunteer.	Cash at an event which is being looked after by a PTA member, eg while an event is in progress or following an event.	£5,000	£50	While an event is ongoing, cash is stolen from a manned stall.
Cash in locked safe or strong room.	Cash stored at the school in a safe or strong room.	£10,000	£50	Following an event, cash is stored in the school PTA's safe prior to being banked. The safe is broken into and the cash stolen.
Cash in locked receptacles other than a safe or strong room.	Any cash stored in a locked receptacle, such as a cash box.	£1,000	£50	Someone breaks into the school and steals the cash box.

Features and benefits	Significant exclusions or limitations
Replacement of safe/strongroom keys up to £5,000	Breakdown of machines and cash dispensers Error or omission arising from receipts, payments or accounting practice Fraud or dishonesty of your employees not discovered within 72 hours
Unattended vehicles up to £100	
Vending machines up to £250	
<b>Personal Accident/Assault</b>	
Death and capital benefits up to a maximum of £25,000 per person	
Temporary total disablement up to £250 per person per week	
Personal Effects: Accidental damage to the personal effects of any person up to £500	
Victim support for counselling costs up to £1,000	

## Public Liability

### What does the policy cover?

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants costs and expenses arising from (a) accidental bodily injury including death, illness and disease (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

### Limit of Indemnity

Public Liability	£10,000,000
Public Liability – Car Washing	£5,000 any one occurrence and £25,000 for the event overall

<b>Excess</b>	Nil
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**Example claim** – Examples could include: attendees of a PTA disco suffering injury as a result of slipping in a spilled drink, a member of the public receiving burns at a firework event, or damage to a neighbouring property as a result of event activities. However it must be proven you are legally liable in any event.

Features and benefits	Significant exclusions or limitations
Contingent Motor Liability	Asbestos
Corporate Manslaughter defence costs up to Limit of Indemnity in schedule	Medical Malpractice
Court Attendance	Motor
Data Protection Act	Professional liability for errors or omissions involving advice, design or specification
Defective Premises Act	Property held in trust
Indemnity to other persons	Replacing or rectifying products
Overseas Personal Liability	The use of inflatables, fireworks and bonfires where industry and HSE guidance has not been followed
Professional services (see definition under Financial & Administration Liability Section below)	If the event has more than 1,000 people attending
Pollution Environmental Damages Regulations	Damage to that part of any property where it's the direct result of work carried out by the Insured
Legionella	Vessels or craft
Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000	Engagement in any excluded activity
Third Party Working Risks	

Features and benefits	Significant exclusions or limitations
Abuse cover, unless otherwise specified *subject to questionnaire  Treatment Risks – non-professional medical treatment for non-invasive treatments only	Exports to USA/Canada  Pollution and Contamination – sudden and unforeseen only covered

## Employers Liability

### What does the policy cover?

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

**Limit of Indemnity** £10,000,000

**Excess** Nil

**Example Claim** – A volunteer slips in a pool of water while supervising a swimming gala run by the PTA. The PTA has a duty to provide a safe working environment for the volunteer whilst supervising the gala, and the PTA maybe found liable in the event of any injury to the volunteer.

Features and benefits	Significant exclusions or limitations
Court Attendance  Corporate Manslaughter defence costs up to Limit of Indemnity in schedule  Indemnity to other persons  Health & Safety at work defence costs  Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000  Legal defence costs  Payment of Unsatisfied court judgements in favour of your Employees (if six months have passed since the award)  Work experience placements covered	Motor  Work offshore  Work overseas, unless of a temporary nature

## Deterioration of Stock

### What does the policy cover?

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

**Sum Insured** £1,000

**Excess** £50

**Example claim** – A PTA owned freezer breaks down causing the loss of the contents inside it.

Features and benefits	Significant exclusions or limitations
Additional costs such as: <ul style="list-style-type: none"> <li>cleaning or decontamination</li> <li>obtaining a condemnation certificate as proof of loss</li> <li>disposal of goods for which a condemnation certificate has been issued</li> </ul> Loss minimisation and prevention expenditure – up to £2,500	Consequential losses  Wear and tear  Losses arising from fire and other perils which should be covered under a Material Damage policy  Losses arising from the deliberate withdrawal of the electricity supply by the supplier

## Financial and Administration Liability

### What does the policy cover?

Protection is provided to your organisation (Corporate Liability) for financial losses arising from your general business as well as any professional services you offer in accordance with your charitable or not-for-profit services; there is also Crime cover for dishonesty of employees and volunteers and for theft of your financial assets by criminal activity. These covers are under the following headings with the standard limits of indemnity as follows:

Cover and Standard Limit	Excess per Claim
Corporate Liability – Limit of Indemnity £1,000,000 <b>Example claim</b> – A trustee issuing misleading information about their business performance.	No excess
Crime – Limit of Indemnity £5,000 – Treasurers, £750 – members <b>Example claim</b> – A member stealing money from the organisation.	£100

### Detailed Cover outlines

#### Corporate Liability

Financial loss of the Insured Organisation arising from:

- criminal proceedings (Corporate Manslaughter/Homicide)
- professional services (see definition below)
- other financial loss (see policy)

Professional services are those performed or provided by the Insured in the furtherance of its purpose as a registered charity or not-for-profit entity. To qualify for this cover any income received must amount to reimbursement of direct expenses or a grant or other form of funding from a public authority.

Not-for-profit means an organisation that uses its surplus income to achieve its published goals and does not distribute it to any employee, member, director or shareholder.

Where professional services do not fit these criteria, extra and specific cover may be arranged under Professional Negligence (below).

Features and benefits	Significant exclusions or limitations
Bilateral extended reporting period Emergency costs Loss of documents Reputational recovery costs	Advice, design or specification (unless as professional services as defined) Bodily injury & property damage Contract breach Employment benefits and Employment claims FCA regulated work, investment, financing Medical malpractice Monopolies/trade practice Offering of securities Pension trustees Pollution Prior circumstances & claims



## Crime (including Fidelity Guarantee)

Direct losses of money, property or securities arising from fraud committed by employees or volunteers.

Features and benefits	Significant exclusions or limitations
Investigation costs Pension Fund trustees	Consequential or indirect loss Damages, defence costs and fines Extortion, kidnap & ransom Fees, costs or expenses to establish a loss Previous fraud by an employee or volunteer Inter insured claims Proprietary information & trade secrets

## Personal Accident

### What does the policy cover?

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

### Benefits

- Death/Loss of Limbs/other permanent total disablement – £25,000
- Temporary total disablement – £200 per week
- Temporary partial disablement – £80 per week
- Temporary disablement Benefit Period – 104 weeks

For more detail over policy benefits in addition to those listed above please refer to Zurich.

**Excess** Nil

**Example claim** – A stand collapses on a volunteer causing permanent sight loss in one of their eyes. The policy would cover the PTA for up to £25,000 if a claim is made, based on the loss suffered by the individual.

Features and benefits	Significant exclusions or limitations
For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement  Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life. For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you  <b>Cover automatically includes additional benefits for:</b> Childcare and domestic staff costs – up to £500 per week for 26 weeks	Persons over the age of 90  Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation.  Sickness, disease or degenerative condition, suicide or self-harm  Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy  Certain hazardous sports & listed pursuits  Claims arising from travel to any destination where the Foreign & Commonwealth Office advises against travel.

Features and benefits	Significant exclusions or limitations
Coma benefit – up to £375 per week for 104 weeks	War in the home country or a secondment destination  The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence. This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel.
Damage to personal effects following an occurrence insured – up to £1,000	
Dental injury expenses – up to £2,000	
Dependants' benefit	
Disability assistance – up to £20,000	
Disappearance	
Domestic travel expenses – up to £5,000	
Exposure to the elements	
Facial scarring – up to £10,000	
Funeral expenses – up to £10,000	
Hi-jack or kidnap	
Hospitalisation benefit – up to £375 per week for 52 weeks	
Medical expenses – up to £20,000	
Moving costs – up to £20,000	
Physiotherapy – up to £500	
Rehabilitation support	
Retraining expenses – up to £15,000	

### Factors to take into account when considering your insurance

- You should risk assess any event that you undertake.
- You should ensure all elected committee members and PTA volunteers are aware of the event risk assessment, its findings and recommendations and that all reasonable steps are taken to prevent injury.
- You should ensure DBS checks are carried out where required.
- When involving animals, you should ensure the owner has their own public liability insurance in place and that it is understood that animals are brought to the event at their own risk.
- You should ensure professional entertainers and service providers hold their own public liability cover with a suitable limit of indemnity.
- You should be aware of weather conditions and take the necessary precautions to prevent damage to any moveable property left in the open.
- You should notify the police immediately in the event of theft or malicious damage, fraud or dishonesty, and obtain a crime reference number.
- You should be prepared to provide proof of ownership or that any equipment is the responsibility of your PTA in the event of a claim.
- You should introduce good practice guidance procedures.
- We recommend the treasurer should update the committee regularly on PTA finances, so any problems are discovered quickly.
- You should ensure keys are removed from the premises outside of business hours.
- You should make sure your Employers Liability certificate is in a place where it is available for all members of your PTA.
- You should ensure that fridges/freezers are not unplugged.
- You should keep a written record of how much money is kept in safes or taken home after any PTA event.

## General exclusions applicable to the Policy:

Loss or damage caused by:

- Date Related Incidents
- Northern Island Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation

## Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

## Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.



## Zurich Insurance plc

A public limited company incorporated in Ireland.

Registration No 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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You can telephone for free on:

08000 234 567 calls to this number are now free on mobile phones and landlines.

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk).

## Additional Services

Further information can be found at:

[www.zurich.co.uk/municipal/yoursector/  
communityorganisations/charities](http://www.zurich.co.uk/municipal/yoursector/communityorganisations/charities)

[www.zurich.co.uk/municipal/productsandservices/  
riskmanagement](http://www.zurich.co.uk/municipal/productsandservices/riskmanagement)

[www.zurich.co.uk/engineering/workingwithyou/home](http://www.zurich.co.uk/engineering/workingwithyou/home)

[www.zurich.co.uk/zurichcommunitytrust/home/home](http://www.zurich.co.uk/zurichcommunitytrust/home/home)

## Claim notification

If you want to make a claim, please contact Zurich directly on 0800 335500.