

## Service Funds, Museums, MoD Affiliate Organisations and Charities Policy Summary

### Policy Summary

This is a summary of the insurance provided by the Insignia Insurance Services Service Funds insurance policy. It does not contain the full terms and conditions of your insurance and does not form part of your insurance contract. This document provides a summary of the key features, benefits and limitations of the cover provided. Your full terms and conditions are shown in the policy wording.

### Who is the Policy intended for?

This policy meets the needs and demands for those who wish to insure Service Funds, Museums, MoD Affiliate Organisations and Charities.

### Features and Benefits

#### Property (Buildings and/or Contents)

Provides cover on an All Risks or reduced cover basis depending on your requirements.

#### Encroachments

Provides cover against fire damage for premises that are being used for a purpose other than that which was intended. Cover can also be included for spread of fire to other premises and MoD contents.

#### Business Interruption/Book Debts/Loss of Licence

Provides cover for a shortfall in income due to disruption to the fund as a result of flooding, fire, theft vandalism or IT failure.

Book debts provides cover in respect of loss of accounting records where a debtor cannot be identified.

Loss of Licence due to circumstances beyond your control.

#### Direct Debit Indemnity

Provides cover for your legal liability in respect of monies being collected electronically.

#### Money & Assault

Provides cover for money against loss, theft or robbery and bodily injury benefits in the event of the theft or attempted theft of fund monies.

#### Employee Dishonesty (Fidelity Guarantee)

Provides cover in respect of losses due to acts of fraud or dishonesty by a person or persons with authority to handle money or property.

#### Personal Accident

Provides limited cover for death or permanent disability as a direct result of an accident.

#### Employers' Liability

Provides cover for your legal liability to pay compensation to an employee as a result of injury, death or illness.

### Public Liability

Provides cover for your legal liability to pay compensation to a third party as a result of injury, death or illness and includes damage to third party property.

### Significant Exclusions and Limitations

A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your policy schedule.

#### Property (Buildings and/or Contents)

Loss or damage caused by wear and tear or anything that happens gradually.

Damage to unoccupied buildings caused by escape of water from tanks, apparatus or pipes or by malicious damage.

#### Encroachments

Loss or damage to contents insured elsewhere.

#### Business Interruption/Book Debts/Loss of Licence

Loss or damage of mislaid records, failure to collect known debts or deliberate falsification of records.

Loss of Licence where you can obtain statutory compensation or where there has been a change in the law.

#### Money & Assault

Losses due to errors and omissions.

#### Employee Dishonesty (Fidelity Guarantee)

Losses where an employee does not have authority or should not have been given authority to handle money or property.

#### Personal Accident

Compensation for Accidental Bodily Injury directly or indirectly caused from partaking in hazardous sports, suicide or attempted suicide or any disability due to a gradually operating cause.

#### Employers' Liability

Claims occurring elsewhere than in the United Kingdom, Channel Islands, Isle of Man and other member states of the European Community unless the claim is brought in a court under UK jurisdiction.

#### Public Liability

Claims arising from the injury, death or illness of an employee.

The ownership, possession or use of any aircraft, aerial device or hovercraft, watercraft other than hand propelled craft.

Motor vehicles, trailers and caravans where road traffic legislation applies and where more specific insurance is in place.



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### Policy Excess

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Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

### Period of Insurance

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A covered event means an event that takes place entirely within the Period of Insurance and within the Geographical Limits you have chosen.

### Details of the Insurer

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The policy is underwritten by Arch Insurance Company (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Insignia Insurance Services is a trading name of Trinity Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

### Your Cancellation Rights

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#### Within the Cooling Off Period

You can cancel this policy by contacting Insignia Insurance Services in writing to Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980 within 14 days of either:

- the date you receive your insurance policy
- or
- the start of the period of insurance, whichever is the later.

If you have not made any claims during the "cooling off period", we will refund the premium paid to us.

#### Cancelling During the Period of Insurance

You can cancel this policy at any time by contacting Insignia Insurance Services in writing at Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980.

We can cancel this policy by giving you 30 days' notice in writing to your last known correspondence address.

You may be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

### Making a Claim

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Of course, we hope you won't suffer any misfortune or need to make a claim but if you do, you should follow the procedure below:

Check the relevant section of the policy and your schedule to make sure the claim is covered.

Please telephone Insignia Insurance Services on +44 (0) 1722 597980 quoting the Policy reference shown on the schedule.

Insignia Insurance Services is a trading name of Trinity Insurance Services Ltd registered in England & Wales under company number 03904541, and whose registered address is Appledram Barns, Birdham Road, Chichester, West Sussex, PO20 7EQ. Trinity Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

### Making a Complaint

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We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or the handling of a claim, please contact:

Managing Director  
Insignia Insurance Services  
22 Queen Street  
Salisbury  
Wiltshire  
SP1 1EY

Tel: +44 (0) 1722 597980  
Email: [admin@insigniainsurance.co.uk](mailto:admin@insigniainsurance.co.uk)

We will review your complaint and hope to resolve the issue. We will investigate the circumstances regarding your complaint and write to you with our response.

If you are not satisfied with our response, you may have the right to refer your case to the Financial Ombudsman Service. To qualify for this right as a business, you must have annual turnover and/or net assets below €2M and few than ten staff. The service can be contacted at:

The Financial Ombudsman  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 or 0300 123 0123 (mobile users)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Data Protection

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You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

### Applicable Law

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Unless specifically agreed to the contrary, in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

### Peace of Mind

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Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Information about the Compensation Scheme arrangements is available from the FSCS at [www.FSCS.org.uk](http://www.FSCS.org.uk)