

Management Protection - Charities Renewal Policy Schedule

This Policy (including this Policy Schedule which forms part of the Policy) is a legal contract. Please examine it thoroughly to ensure it meets your requirements. If it does not, please inform your insurance adviser immediately.

PLEASE READ THE ENTIRE POLICY CAREFULLY

Item 1:

Policyholder	London Environmental Health Practitioners trading as Alehm (the Association of London Environmental Health Managers)		
Broker	Arthur J Gallagher I.B. Ltd		
Policy Number	DR24629A	Agency Number	60109

Item 2:

Policy Period From	13/03/2021	Policy Period To	12/03/2022	Both days inclusive
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Item 3:

Trustees Liability	Gross Premium	IPT	Total (inc IPT)	RSA Proportion
	GBP	12.0%	(Annually)	
	877.50	105.30	982.80	100.0%
% of Premium subject to IPT	100.00%			

Item 4:

Limit of Liability	1,000,000 GBP
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Policy Wording	Management Protection Any One Claim - Charities Policy Wording (UKC04770G)
Basis of Cover	Any One Claim

Item 5:

Retention / Excess	
1) Retention - Excluding USA	£0
2) Retention - USA (USD)	\$35,000

Item 6: Additional Cover

Corporate Liability	Gross Premium	IPT	Total (inc IPT)	(Any One Claim)
	GBP	12.0%	(Annually)	
	0.00	0.00	0.00	

Limit of Liability	100,000 GBP
Retention - Excluding USA	2,500 Each and Every Loss
Retention - USA (USD)	2,500 Each and Every Loss

Employment Practices Liability	Gross Premium	IPT	Total (inc IPT)	(Any One Claim)
	GBP	12.0%	(Annually)	
	0.00	0.00	0.00	

Limit of Liability	100,000 GBP
Retention	5,000 Each and Every Loss

Fidelity	Gross Premium	IPT	Total (inc IPT)	(Aggregate)
	GBP	12.0%	(Annually)	
	0.00	0.00	0.00	

Limit of Liability	50,000 GBP
Retention	2,500 Each and Every Loss

Charity Protection Professional Indemnity	Gross Premium	IPT	Total (inc IPT)	(Aggregate)
	GBP	12.0%	(Annually)	
	0.00	0.00	0.00	

Limit of Liability	100,000 GBP
Retention	2,500 Each and Every Claimant

Total Policy Premium	Gross Premium	IPT	Total (inc IPT)
	GBP	12.0%	(Annually)
	877.50	105.30	982.80

Policy Wording	MP - Charities - UKC04770G (2017)
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Copy of the Policy Wording is available on request or from our website: www.rsabroker.com

Item 8. Endorsements:

RSA D&O 36: USA Blanket Exclusion
 RSA D&O 45B: Professional Services Exclusion (Not For Profit & Charity)
 RSA D&O 1: Bodily Injury Exclusion
 Non Standard Endorsement

Law Applicable

Under the laws of the United Kingdom both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based or if the Insured is based in the Channel Islands or the Isle of Man the law whichever of those two places in which the Insured is based.

Complaints Procedure

A copy of the complaints procedure is available on request.

Financial or Trade Sanctions

Please be aware that we cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

Underwriter:

The ProFin Team

Date:

22 February 2021

Policy Extensions
Trustees Liability Extensions

1. Civil Fines and Penalties	Policy section limit
2. Compensation for Court Attendance	£250 per person up to a single aggregate limit of £100k
3. Corporate Manslaughter	Policy section limit
4. Crisis Management & Regulatory Event Public Relations Costs	Single aggregate limit of £100k
5. Cyber Liability	Policy section limit
6. Deprivation of Assets	Single aggregate limit of £100k
7. Emergency Costs and Expenses	Single aggregate limit of £50k
8. Employment Wrongful Acts	Policy section limit
9. Investigation Defence Costs	Policy section limit
10. Kidnap & Ransom Event	Single aggregate limit of £100k
11. Loss of or damage to Documents	Single aggregate limit of £100k
12. Management Buy-Outs	Single aggregate limit of £100k
13. Mental Anguish or Emotional Distress	Policy section limit
14. Outside Directorship / Entities - This Extension does not apply to USA claims	Policy section limit
15. Pension Liability	Policy section limit
16. Personal Liability for Unpaid Taxes following Insolvency	Single aggregate limit of £100k
17. Pollution - This Extension does not apply to USA claims	Policy section limit
18. Retired and Former Trustees	Policy section limit
19. Shareholder Action deriving from Pollution - This Extension does not apply to USA claims	Policy section limit
20. Shareholder Claim Cover	Policy section limit
21. Spouses	Policy section limit

Corporate Liability Extensions

1. Contractual Liability Defence Costs	Single aggregate limit of £100k
2. Corporate Manslaughter	Policy section limit
3. Cyber Liability	Single aggregate limit of £100k
4. Emergency Costs and Expenses	Single aggregate limit of £50k
5. Loss of or damage to Documents	Single aggregate limit of £100k
6. Pollution - This Extension does not apply to USA claims	Policy section limit
7. Social Media Public Relations Consultancy Fees	Single aggregate limit of £100k

Employment Practices Liability Extensions

1. Employment Practices Excess Waiver	Refer to Policy Extension
2. Social Media Public Relations Consultancy Fees	Single aggregate limit of £100k

Fidelity Extensions

A. Expenses Coverage	The lesser of 10% of the Policy section limit or the maximum Sub-Limit of £25k
B. Ownership & Client Coverage Extension	Policy section limit
C. Acquisition or Creation of Subsidiary Companies	
D. Fidelity Discovery Period	12 months
E. Identity Fraud	The lesser of 10% of the Policy section limit or the maximum Sub-Limit of £25k

Endorsement Wordings

RSA D&O 36: USA Blanket Exclusion

The **Insurer** shall not be liable for **Loss** directly or indirectly based on, arising out of or in any way involving:

A. any **USA Claim**;

B. the actual or attempted enforcement, upholding or registration against the **Insured** by any arbitrator tribunal or court outside USA of any damages or other monetary awards, orders, judgements or negotiated settlements, claimant's costs and expenses and other costs and expenses connected with or arising out of any **USA Claim**; or

C. any **Claim** brought against the **Insured** as a consequence of the operations of any branch or subsidiary company or **Outside Entity** in USA.

RSA D&O 45B: Professional Services Exclusion (Not For Profit & Charity)

We shall not be liable for **Loss** directly or indirectly based on, arising out of or in any way involving any breach of professional duty to a client, customer or other third party who relies on advice, design, specification or other professional services provided by or on behalf of the **Insured**.

RSA D&O 1: Bodily Injury Exclusion

We shall not be liable for **Loss** directly or indirectly based on, arising out of, or in any way involving any **Claim** arising out of, directly or indirectly resulting from or in consequence of, or in any way involving bodily injury, mental anguish, emotional distress, sickness, disease or death.

Non Standard Endorsement

It is hereby noted and agreed that with effect from 20th October 2017, Professional Indemnity **Limit of Liability** of £100,000 has been added to the policy for Nil Additional **Premium**. All other terms and conditions remain unchanged.