

Regional Mid-Market Charities and Not For Profit

Quick Guide

Aviva's Commercial Combined Charities and Not For Profit insurance is for businesses focused on social wellbeing and serving the public interest, including a wide range of charities and not-for-profit organisations.

There are no mandatory sections, with every cover being optional, enabling the build of a commercial insurance solution which specifically meets the needs of each business.

Property damage

- **Energy efficiency** – up to £10,000 per period of insurance for the additional cost and expense of replacing damaged portions of insured buildings in a way which improves their future energy efficiency.
- **Raffle prizes and donations** – up to £1,500 for any one claim for damage to raffle prizes and donated goods to be used for fundraising events.
- **Property at fundraising and catering events** – up to £5,000 for any one claim for damage to property while at, or in transit to or from, any fundraising event.
- **Bequeathed property** – cover for damage to property left to the business in a will – up to £100,000 for buildings and £10,000 for contents.
- **Homeworking** – up to £5,000 per director, partner or employee. Protecting assets as people continue to work more flexibly.
- **Changing locks** – up to £25,000 per period of insurance for loss of keys including digital access cards, safe keys and safe combination access codes.
- **Exhibition sites** – stock and materials in trade covered up to £25,000 for any one claim if damaged while at exhibitions of up to seven days.
- **Seasonal increase** – stock sums insured are increased by 25% during the months of November, December and January.
- **Temporary removal** – cover away from the premises of up to £250,000 for any one claim.
- **Incompatibility of software programs** – up to £25,000 for any one claim if replacement computer/electronic office equipment is not compatible with existing software or programs.
- **Temporary repair costs** – up to £50,000 for any one claim for costs following damage required to make temporary repairs to property.
- **Optional resilient repairs cover** – following damage by storm, flood, and in some circumstances escape of water, we will pay additional costs to implement solutions to try to limit the impact of a similar future loss.



Employers' liability

Covers legal liability to employees for bodily injury which happens in the course of working for the business.

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Section cover limit** – £10,000,000 included as standard.

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Public and products liability

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Hired or rented premises** – up to £500,000 for damage to premises hired or rented for the purpose of the business.
- **Payment for court attendance** – £500 limit per day for directors and employees.
- **Personal belongings** – accidental damage to employees' and visitors' personal belongings in your custody and control.
- **Injury to working partners.**
- **Overseas personal liability** – personal liability cover for employees and directors while they are overseas in connection with the business.
- **Liability under data protection legislation.**



Business interruption

- **Damage**
 - to second-hand donated stock and materials in trade – up to stock sum insured
 - at contracted supplier premises – up to £100,000 for any one claim
 - at customer premises – up to £100,000 for any one claim.
- **Death or adverse publicity of patron** – death, criminal investigation or adverse publicity of a patron covered up to £25,000 per period of insurance.
- **Prevention of access** – up to £50,000 for any one claim.
- **Full failure of electricity, gas and/or water** – £100,000 per claim and £300,000 in aggregate for accidental failure (damage). Lower limits apply to non-damage events.
- **Full failure of telecommunications** – £100 per day and £2,500 per period of insurance.
- **Specified disease** – up to £25,000 for any one period of insurance.
- **Action by police** – up to £50,000 for any one claim.

Cover also includes:

- **Essential personnel** – up to £50,000 for any one claim for costs and expenses incurred to limit business interruption as a result of death or total disablement of an owner, partner, company director or trustee.
- **Public relations expenses** – up to £10,000 for any one period of insurance.



The following covers are also available:

Money and assault

People and property – money cover provided at varying locations such as at the premises, in transit and at the homes of authorised employees. Assault cover includes damage to clothing and personal belongings, and medical and dental expenses.

Management liability

Financial protection – providing the business with financial protection as an individual (directors and officers liability) and/or as a company (employment practices liability and corporate legal liability) in the event that claims are made in relation to the running of the business.

Legal protection

Expert advice and service – access to legal advice to minimise the risk of any potential legal issue escalating. Also provides cover for legal representation and the cost of legal expenses if a matter has to be taken to court.

Cyber

Cyber risks – protection for your business against the financial impact of cyber risks such as hacker attacks, ransomware, social engineering fraud, denial of service attacks, reputational damage or compensation claims made against your business for failing to keep personal or commercial data secure.

Commercial crime

Direct financial loss protection – wide protection against direct financial loss sustained by a business due to theft, fraud or dishonesty by its employees and/or third parties.

It covers loss of money, securities or property belonging to the business's clients or customers which is in the care, custody and control of the business and for which the business has legal responsibility.

Accident and health

Injury and travel protection – covering the business need for financial benefits to be paid in the event of accidental bodily injury to an employee and/or providing financial protection for employees while travelling for the purposes of the business.

Added-value services:

DAS Businesslaw

<https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help your client manage their business effectively. Once insurance is in place with us, your client will have access to:

- unlimited legal advice via the legal advice helpline.
- email alerts on changes in law, legislation and regulation.
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of the business, as well as helping to manage exposure to legal risk.
- topics ranging from branding, crowdfunding and financial and tax planning to marketing strategy can help to build and grow your client's business.

Why Aviva?

The Aviva way of underwriting: whole-customer approach

- **Modular product approach** – to cater for all cover needs under one policy: more efficient service for clients and brokers.
- **Access to regionally based underwriters** – empowered to tailor covers, products and limits to meet customer needs.
- **Data-led personalisation to ensure adequacy of cover** – offering solutions for risks such as underinsurance by leveraging data and analytics in real time.

The Aviva difference: instilling trust and confidence

- **Fast, fair and reliable claims** – helplines available 24/7 with UK-based claims handlers.
- **Access to specialist and technical legal experts.**
- **Complimentary tax and legal helpline** – including a counselling service for employees.

Aviva the long-term partner: forward-thinking

- **Sustainability insight support** – access to the enterprise nation hub to assist small businesses with their sustainability goals.
- **Comprehensive risk management solutions** – online, on demand or in person to suit the needs of individual businesses.
- **Access to specialist partner network** – a wide range of products and services available at preferential rates to meet the risk and management needs of businesses.