

Finance
ReDirect
Insurance Services



COMMUNITY INSURANCE SCHEME



All Risks	Specified or unspecified items of your property on the premises, or anywhere in the British Isles, or Worldwide. The 'single item limit' is the maximum value of any single item within the total insured.
Book Debts	Outstanding debit balances that cannot be recovered due to loss of records by an insured event.
Buildings	The main events insured against are loss or damage caused by: fire, explosion, lightning or earthquake; smoke; storm or flood; theft or attempted theft involving entry or exit to the premises by force; impact by train, vehicles, animals or aircraft; riot, civil commotion or malicious peoples (excluding N. Ireland); falling trees, telegraph poles or lamp posts; falling aerials or satellite dishes. Accidental Damage (optional cover).
Business Interruption	Extra Expenses: additional expenses (e.g. cost of alternative accommodation necessarily incurred in the event of the buildings being rendered uninhabitable) caused by an insured event Loss of Income: following damage caused by an insured event.
Contents	The main events insured against are loss or damage caused by: fire, explosion, lightning or earthquake; smoke; storm or flood; theft or attempted theft involving entry or exit to the premises by force; impact by train, vehicles, animals or aircraft; riot, civil commotion or malicious peoples (excluding N. Ireland); falling trees, telegraph poles or lamp posts; falling aerials or satellite dishes. Accidental Damage (optional cover).
Employer's Liability	Legal liability for damages, legal costs and expenses as a result of injury to employees (including voluntary workers).
Frozen Food	Cover for deterioration of foodstuffs in refrigeration units. Units over 10 years old must be under a maintenance contract with a qualified refrigeration engineer.
Goods in Transit	Cover for loss or damage to your goods in your own or in hired vehicles.
Legal Expenses	Legal expenses cover in respect to: employment compensation awards; employment disputes; legal defence; defending your and your employees legal rights etc; property protection and bodily injury; negotiating for your legal rights.
Loss of Rent	Loss of rent from a tenant following loss or damage to property caused by an insured event when buildings are rendered unfit for occupation.
Money + Assault	Cover for money and cheques on the premises, in transit and at an employee's home. Injury to employees or volunteers due to theft or attempted theft of money or contents.
Personal Accident	Injury to employees or voluntary workers arising from accidents while working in connection with the charity / organisation.
Products Liability	Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from the sale or supply of goods.
Property Owners Liability	Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from ownership of buildings or land.
Public Liability	Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property.
Publishers Liability	Legal liability for damages, legal costs and expenses for libel, slander, infringement of trademark arising from matter contained in your official charity / organisation publications.
Trustee Indemnity	Damages and legal costs arising from a 'wrongful act' committed by a trustee, such as breach of duty or breach of trust, breach of contract or breach of warranty.



INSURANCE QUOTATION FORM



Community Matters has formed a partnership with Finance ReDirect Limited to provide insurance quotations, as such all details on this form will be submitted to Finance ReDirect Limited.

Please complete Sections A and those parts in Section B that are relevant to the cover you require. Please note all information given is treated in the strictest confidence.

SECTION A - DETAILS OF CHARITY/ORGANISATION

Contact Person: _____ Tel: _____

E-mail: _____

Is your organisation a member of Community Matters? No Yes Membership No: _____

Name of Organisation: _____ Year Organisation Established _____

Main/Correspondence Address: _____

Postcode: _____

Address of any other location: _____

Postcode: _____

State construction of above premises, if not brick/stone with slate/tile roof: _____

Aims/activities of organisation (e.g. how often you meet, how many meet together, what activities you do and how often, etc.). Please attach a sample of any literature if appropriate: _____

List of activities away from the premises: _____

State the number of: All volunteers: Full-time employees: All members:
Active volunteers: Part-time employees: Active member:

Gross annual turnover/income: Total annual payroll estimate:

Existing insurer: _____ Existing premium £ _____ Renewal date: _____

3 years claims/loss experience history: _____

Any Other Information: _____

SECTION B - INSURANCE COVER REQUIRED

Please tick and enter details as required

CONTENTS

Standard Standard+AD

Computer & electronic equipment £ _____

General Stock £ _____

Wines, Spirits & Tobacco £ _____

Tenants Improvements £ _____

All other contents £ _____

Total £ _____

BUILDINGS

Standard Standard+AD

Main Buildings £ _____

Outbuildings £ _____

Portacabins/sheds £ _____

Total £ _____

MONEY + PA Assault

EMPLOYER'S LIABILITY (includes volunteers)

PUBLIC LIABILITY £2M £3M £5M

PRODUCT LIABILITY £2M £3M £5M

PROPERTY OWNERS LIABILITY

£2M £3M £5M

PUBLISHER'S LIABILITY

TRUSTEES INDEMNITY £100,000 £250,000

ALL RISKS

British Isles Worldwide

Specified Items (enclose list) £ _____

Unspecified Items (single item limit £500) £ _____

Unspecified items (single item limit £1000) £ _____

Total £ _____

BUSINESS INTERRUPTION

Extra Expenses £ _____

Loss of income £ _____

BOOK DEBTS £ _____

FROZEN FOODS £ _____

GOODS IN TRANSIT £ _____

LEGAL EXPENSES

LOSS OF RENT (from tenants)

PERSONAL ACCIDENT

Please detach and return this
form by fax to:
020 7278 9253

Or by post to:
Community Matters,
12-20 Baron Street, London
N1 9LL.