



Civic Society Initiative insurance scheme

For civic societies registered with the Civic Society Initiative

Bespoke Insurance for registered Civic Societies and their officials, employees, trustees, members and committees

Period of Cover: **from - 1 April 2010 to 31 March 2011**

The Civic Society Initiative working with Bluefin Insurance Services Limited ('Bluefin') has arranged a scheme of insurance policies that are designed to meet registered Civic Societies' demands and needs and for 2010 Bluefin have developed new products and enhanced the cover available. This insurance is underwritten by AVIVA and is summarised below with the new options of **Society Light** and **Society Comprehensive** products available.

Please note that each product is distinguished by the activities that an individual society carries out, to decide which product is right for your society please refer to the activities lists on the following pages.

New in 2010 is **Professional Indemnity** cover that is available if you purchase Trustee Liability Insurance with a limit of indemnity of £50,000.

Cover Summary

Protection for your legal liabilities:

Both products cover you for **public & products liability** claims made against you for personal injury and property damage to third parties (limit £5,000,000). You are also covered for **employers liability** (limit £10,000,000) which includes your legal liability to your Society's employees, supporters and volunteers.

Protection for officials, employees & members. Cover under both products includes Personal Accident compensation to specified amounts for injuries, total permanent disablement, death, loss of an eye or a limb suffered during a Civic Society run event (for non-sporting accidents only, limit of cover £5,000)

Protection for your assets:

Society property is automatically included under both products to cover your contents, stock and buildings up to a combined total value of £5,000. Please contact Bluefin if you require a higher limit.

Society money is covered under both products and includes cash at events, whilst in transit, or from a Committee member's home.

Events expenses are covered under both products to include expenses incurred when a fundraising event is cancelled, or interrupted as a result of any insured peril (excluding lack of support) outside the control of the Civic Society to a total of £250.

Protection for your trustees, committee & members:

For an additional premium you can purchase Trustee Liability insurance. This covers your Trustees or Committee for breach of duty including legal costs that they may be personally liable to pay. It is important that Trustees are adequately protected regarding the activities they must perform on behalf of you and with changes to the Charity Act in 2006 registered charities no longer have to seek approval from the Charity Commission in order to arrange this insurance unless your constitution prevents this.

The Trustee Liability insurance is available for a premium of £50 for a limit of cover of £25,000, or £80 for a limit of cover of £50,000. These limits of cover are in the aggregate during the period of insurance. Please note that cover is subject to a satisfactorily completed declaration which we will send to you should you request this insurance.

Professional Indemnity (Extension to Trustee Liability Insurance £50,000 Limit of Indemnity):

Professional indemnity insurance provides cover for losses arising from a claim made against the Society during the Period of Insurance for legal liability arising from a breach of duty, negligent act error or omission, breach of warranty of authority, libel slander or defamation connected with the activities of the Society. Cover is available for an additional premium of £20 for a limit of cover of £50,000 and only available as an extension to the Trustee Liability Insurance.

Please Note: The Cover Summary above is subject to the terms, conditions, limitations and warranties of the policy, should there be any discrepancy between the Cover Summary and the policy the policy is the presiding document.

Selecting Your Society Product

Please find below a list of activities that are covered by the Society Light and Society Comprehensive products. Both products are subject to the Bluefin AVIVA CharityCare policy and your policy schedule lists the sections of cover, specific policy limits and endorsements applicable to this scheme of insurance and the product that you select. Should you have any questions regarding which product you should select to meet your demands and needs please contact Bluefin Insurance Services Limited.

Society Light – covering limited activities

For the Society Light product, Insurers understand that the Civic Society and its members work to improve their environment through:

- Holding and attending meetings
- Arranging and attending organised guided walks

Any activities you or anyone on your behalf undertake that fall outside this list must be advised to Bluefin on an ongoing basis. If your activities match this list then you should consider purchasing this product. If not you should consider purchasing Society Comprehensive cover, the details of which are below.

Society Comprehensive – covering a full range of activities

For the Society Comprehensive product, Insurers understand that the Civic Society and its members work to improve their environment through campaigning, education, fund raising and direct action involving a range of activities as listed below:

- Work with planning departments and propose local improvements through local government
- Promote civic pride through arranging and operating a wide range of events, including participation in the Heritage Open Days event
- Publish papers, reports, informative material, other literature and research into subjects directly connected with the objects of the Society
- Act as coordinating bodies and work with local authorities, planning committees, and all other statutory authorities, voluntary organisations, charities and persons having aims similar to those of the Society

- Make surveys, prepare maps and plans and collect information in relation to any place, erection or building of beauty or historic interest within the area of benefit
- Hold meetings, lectures and exhibitions, guided walks and excursions including by coach or by private car
- Educate public opinion and give advice and information
- Raise funds and invite and receive contributions from any person or persons whatsoever by way of subscription, donation and otherwise; provided that the Society shall not undertake any permanent trading activities in raising funds for its primary purpose
- Facilitate and carry out the renovation of buildings, including providing tools and resources for people to do practical renovation such as cleaning, decorating and gardening
- Maintenance and conservation of parkland, green spaces and footpaths, incorporating mowing, digging, planting and weeding, strimming and light tree work, such as pruning and thinning and litter picks
- Acquire, by purchase, gift or otherwise, property whether subject to any special trust or not
- Sell, let, mortgage, dispose of, or turn to account, all or any of the property or funds of the Society as shall be necessary
- Borrow or raise money for the purposes of the Society on such terms and on such security as the Executive Committee shall think fit, but so that the liability of individual members of the Society shall in no case extend beyond the amount of their respective annual subscriptions

Any activities you or anyone on your behalf undertake that fall outside the list above must be advised to Bluefin on an ongoing basis. **Failure to do this may mean that your cover is invalid or result in a claim not being paid.**

Meeting your demands and needs

The insurance policies arranged under The Civic Society Initiative Insurance Scheme for Civic Societies provided by Bluefin are designed to meet the demands and needs of Civic Societies who wish to ensure that their activities, and the activities of their officials, employees, members and trustees/committees are protected against losses described in the Cover Summary.

If you have any queries regarding these policies then please contact Bluefin.

Bluefin contact details

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Please note: Insurance policies arranged under this programme are only available to Civic Societies registered with the Civic Society Initiative that have paid or intend to pay their annual membership fee to Civic Voice, the new national body for the civic movement. To join please contact the Civic Society Initiative by phone on 0151 708 9920, or by email at admin@civicsocietyinitiative.org.uk. Its web site for further information regarding the work it is doing is <http://www.civicsocietyinitiative.org.uk/>

Table of Products & Options for 2010

The below table shows the 'Society Light' and 'Society Comprehensive' products and option with their corresponding premiums.

Option Number	Product Options (2010)	Premium (Including Tax)
1	Society Light	£150.00
2	Society Light, with Trustee Liability cover *LOI £25,000	£200.00
3	Society Light, with Trustee Liability cover LOI £50,000	£230.00
4	Society Light, with Trustee Liability and Professional Indemnity cover LOI £50,000	£250.00
5	Society Comprehensive	£200.00
6	Society Comprehensive, with Trustee Liability cover LOI £25,000	£250.00
7	Society Comprehensive, with Trustee Liability cover LOI £50,000	£280.00
8	Society Comprehensive, with Trustee Liability and Professional Indemnity cover LOI £50,000	£300.00

*LOI = The Product Limit of Indemnity for the relevant section of cover

Insurance Renewal & Transition from 2009 Products

The below table shows the transition path from the products offered during 2009 to the new 2010 programme. Bluefin will offer you renewal terms based on the closest match available. If you wish to change products and options please contact Bluefin and we will send you revised documentation.

Product and Cover Options Transition Path Table

2009 Products	Premium (Including Tax)	Option Number	2010 Renewal Product	Premium (Including Tax)
Product A, £2,000,000 Public / Products Liability Cover	£190.00	5	Society Comprehensive (all have £5,000,000 Public / Products Liability cover)	£200.00
Product B, £5,000,000 Public / Products Liability Cover	£230.00	5	Society Comprehensive	£200.00
Product A, £2,000,000 Public / Products Liability Cover, Trustee Liability £25,000*LOI	£240.00	6	Society Comprehensive, with Trustee Liability cover LOI £25,000	£250.00
Product B, £5,000,000 Public / Products Liability Cover, Trustee Liability £50,000 LOI	£310.00	7	Society Comprehensive, with Trustee Liability cover LOI £50,000	£280.00

Policy Documentation and Declarations

Our renewal terms for your Civic Society will be as per the Insurance Renewal and Transition Table above, if you advised us of a change in product selection and/or option, we will re-issue you with the relevant policy, schedule and documentation.

This will include a declaration form for your completion should you request Trustee liability and Professional Indemnity insurance. We must receive a satisfactory completed declaration form within 30 days of your receipt of the form to maintain holding cover.

Please note: Failure to provide us with a satisfactory completed declaration form within this timescale may result in the cancellation of your Trustee liability insurance from its start date.

Should the cover being offered and / or the standard limits not be adequate to meet your requirements please contact us and we will discuss what alternative options are available to you.

Paying your Insurance Premium

- Please send your cheque payable to Bluefin Insurance Services Limited, for the insurance premium to Bluefin, Stephenson House, 7-10 The Grove, Gravesend, Kent, DA12 1DU. (our offices have moved in January 2010) Please ensure that you include a covering letter with your Society's full contact details with your cheque, and stipulate clearly which product and options that you require.
- or
- call Claire or Georgina at Bluefin (their details are listed above) if you would like to take out this insurance, advise them which product you require, and pay the premium by installment under our premium finance facility.

About Bluefin – Status disclosure

- The Financial Services Authority (FSA) is the independent body that regulates financial services. They require us to give you the information below.
- Bluefin Insurance Services Limited is authorised and regulated by the Financial Services Authority. Registered Office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No: 931954. Bluefin Insurance Solutions FSA register number is 307899
- You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.
- Bluefin Insurance Services Limited is an independent insurance intermediary ultimately controlled by AXA UK plc.
- We only use the following insurer for insurance offered to Civic Societies on this facility: AVIVA
- Should you need to complain then please contact:
- The Compliance Manager at Bluefin, Fountain House, 130 Fenchurch Street, London EC3M 5DJ or telephone 020 7338 0111.
- Should we be unable to satisfy your complaint you may be entitled to refer your complaint to the Financial Ombudsman Service.
- We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.
- Further information about the compensation scheme arrangements is available from the FSCS.

Bluefin's Terms of Business will be provided to you with the policy documentation.