



Bluefin



Insurance Solutions

## Insurance for Civic Societies



civic  
society  
initiative

## Civic Society Insurance

The Civic Society Initiative, in conjunction with Bluefin, is delighted to offer an insurance scheme of products tailored to meet the requirements of civic societies. Available only to societies registered with the Civic Society Initiative, the scheme comprises a commercial combined insurance policy providing several different options designed to cover the activities of the society, and a separate optional extension covering trustees and the committee.

Please note that from 1st April 2010 we will introduce a new Society Light product which covers societies that just arrange and attend meetings and organised walks. Wider cover for societies that carry out a fuller range of activities will still be available.

## Introducing Bluefin

Bluefin is a dynamic and customer-service driven organisation. We are proud to have provided financial services to Civic Societies for a number of years. We are also pleased to be working with the Civic Society Initiative to further develop products which benefit civic societies and their members.

We arrange insurance and provide risk management advice to organisations that have activities both in the UK and worldwide. We are independent and ultimately owned by AXA Group, one of the largest financial services companies in the world.

## Charity and Not-for-Profit Practice

Our Charity Practice originated from the London-based insurance brokers St Olaf which was established in 1973 and became part of Bluefin in 2009, after a series of acquisitions. The Charity Practice has its core business in working with registered UK charities and not-for-profit organisations whose activities may focus on community, national or international causes in developing countries, or a combination of these.

We offer civic societies the following:

- Friendly service from our team, experienced in the charity and not-for-profit sector
- Competitive premiums due to group procurement for insurance with the Civic Society Initiative when compared standalone policies available in the market
- Flexibility to tailor cover if your requirements differ from the standard package
- Security of your insurance programme being backed by leading UK insurers.

Many of the societies registered with the Civic Society Initiative have already taken out cover under the group insurance scheme. We would encourage those without this insurance in place to review their current arrangements in the context of their own circumstances and evaluate the risks associated with their activities.

To register or confirm registration, please contact the Civic Society Initiative by email: [admin@civicsocietyinitiative.org.uk](mailto:admin@civicsocietyinitiative.org.uk), or telephone 0151 708 9920

## Key Facts

### Legal Liability Protection

The package covers you for Public & Products Liability claims made against you for personal injury and property damage to third parties with a limit of liability of £5,000,000. You are also covered for Employers Liability which includes your legal liability to your society's volunteers, trustees, committee members and employees with a limit of liability of £10,000,000.

### Personal Accident Protection

Cover under this package includes Personal Accident compensation to specified amounts for injuries, total permanent disablement, death, or loss of an eye or a limb suffered during a civic society-run event (for non-sporting accidents only).



### Asset Protection

Society property is automatically included to cover your contents, stock and buildings up to a combined total value of £5,000. If higher valued items require cover then this can also be arranged.

Society money is covered under this package and includes cash at events, whilst in transit, or at a committee member's home.

Events Expenses are covered 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.

### Executive Protection

For an additional premium your society can purchase Trustee Liability Insurance. This covers your Trustees and Committee for breach of duty including legal costs that they may otherwise be personally liable to pay. It is important that Trustees and your Committee are adequately protected in the activities they must perform on behalf of your Society.

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.

Trustee liability insurance is available for the Board of Trustees and the Committee of a Civic Society, and standard cover is limited to £25,000 or £50,000 for each and every claim during the period of insurance. Please note that cover for trustee liability insurance is subject to a satisfactorily completed declaration.

To find out more about this insurance and to arrange cover, please contact Bluefin. Our contact details are on the back of this brochure.

**To find out more call  
the team or visit  
[www.bluefingroup.co.uk](http://www.bluefingroup.co.uk)**

## **Contact Details**

**Claire Knight**

**Direct line: 020 7335 1622**

**Email: [claire.knight@bluefingroup.co.uk](mailto:claire.knight@bluefingroup.co.uk)**

**Georgina Pilbrow**

**Direct line: 020 7335 0691**

**Email: [georgina.pilbrow@bluefingroup.co.uk](mailto:georgina.pilbrow@bluefingroup.co.uk)**

**visit the Civic Society Initiative website at  
[www.civicsocietyinitiative.org.uk](http://www.civicsocietyinitiative.org.uk)**

**Approved by**



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.

[www/mj/s/rp/1009/csi](http://www/mj/s/rp/1009/csi)

# **Bluefin**