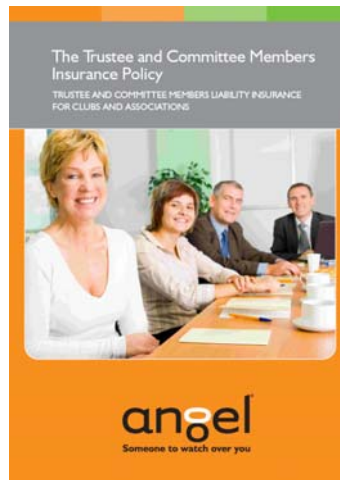


## The Trustee and Committee Members Insurance Policy



### **Clubs and Associations Trustees and Committee Members Not for Profit Clubs and Associations:**

#### **Key Features**

- For Trustees and Committee Members of UK Charities, Clubs and Associations
- Available limits from £50,000 up to £1m in the aggregate
- Premiums start at £70 plus I.P.T.
- Covers legal liability arising from Wrongful Acts
- Includes defence costs and expenses, investigation costs and expenses and Criminal Defence Costs and Expenses
- Trustee and Committee members covered for Harassment and Discrimination
- Fidelity Extension included (financial loss from dishonesty) where limit purchased is greater than £50,000
- Loss of documents cover included
- 6 Years cover for retiring trustees
- Identity theft costs and expenses
- No professional services exclusion

## The Trustee and Committee Members Insurance Policy

### KEY FEATURES

The Angel Underwriting Trustees and Committee Members policy offers the following cover:

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| <ul style="list-style-type: none"><li>• Legal Liability arising from Wrongful Acts</li><li>• Reimbursement for the Organisation</li><li>• Defence Costs and Expenses</li><li>• Investigation Costs and Expenses</li><li>• Criminal Defence Costs and Expenses</li><li>• Pollution and Contamination Defence Costs and Expenses (Sub-limit applies)</li><li>• Nil Deductible but £500 in respect of Fidelity</li><li>• Lawful Spouse or Civil Partner, Heirs or Estate included</li><li>• Sexual Harassment and Discrimination</li></ul> | <ul style="list-style-type: none"><li>• 6 Years Cover for retiring Directors</li><li>• Outside Boards cover</li><li>• Subsidiary Boards cover</li><li>• Automatic Subsidiary Cover</li><li>• Extradition Proceedings Defence Costs and Expenses</li><li>• Identity Theft Costs and Expenses</li><li>• Insured to approve claim settlements</li><li>• Emergency Defence Costs</li><li>• Policy non cancellable other than for non payment of premium</li></ul> |
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### Exclusions that apply

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| <ul style="list-style-type: none"><li>• Actual Bodily injury, sickness, disease or death of any person</li><li>• Write back for Employment Practices Wrongful Acts</li><li>• Write back for Criminal Defence Costs and Expenses in any criminal proceedings or investigation under Health and Safety legislation including corporate manslaughter</li><li>• Property damage including loss of use</li><li>• Write back for actual or alleged failure to supervise</li><li>• Pollution including rectification and clean up costs</li><li>• Write back for Defence Costs and Expenses</li><li>• Write back for shareholder actions brought in the name of the Organisation without the willing involvement of the Insured</li></ul> | <ul style="list-style-type: none"><li>• Legal actions brought in the USA and Canada</li><li>• Buy back available subject to additional information</li><li>• Known circumstances</li><li>• Actual dishonest, fraudulent or malicious acts where convicted</li><li>• Gaining of profit where no entitlement</li><li>• Applicability of exclusion against individuals not imputed on innocent parties</li><li>• Fines and Penalties</li><li>• Employment Related benefits</li><li>• Employment Contract benefits</li><li>• Building alterations for access by disabled persons</li><li>• Partial Closely Held Exclusion; Claims brought by an individual or entity owning 25% or more of the shares unless such individual was not involved in the wrongful act</li></ul> |
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### Additional Benefits

- Legal advice line from qualified solicitors
- Employee Fidelity cover (except where limit of indemnity purchased is £50,000)