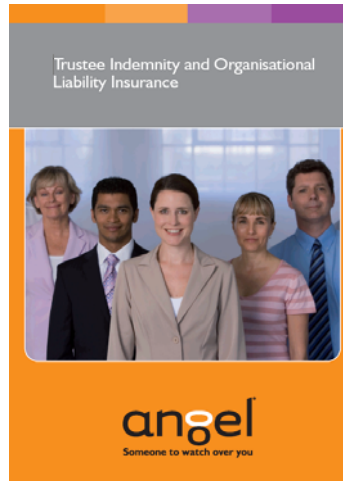


## Trustee Indemnity and Organisational Liability Insurance



**Trustee Indemnity and Organisational Liability:** For Not for Profit Organisations, Charities and Committees with options to add Entity extension, Professional Indemnity extension and Employment Practices extension

### Risk Management

## Tips and Advice Personnel Newsletter



**FREE annual subscription to the Company Directors Tips and Advice Personnel Newsletter where the EPL extension is purchased.**

# Trustees Indemnity and Organisational Liability Insurance

## KEY FEATURES

### Highlights of the policy coverage

The Angel Underwriting Trustee Indemnity and Organisational Liability Insurance policy offers three levels of cover:

**Option 1:** Trustee Indemnity with Fidelity Cover

**Option 2:** Trustee Indemnity with Fidelity Cover, Organisational and Professional Liability Extension

**Option 3:** Trustee Indemnity with Fidelity Cover, Organisational and Professional Liability and Employment Practices Liability Extension\*

### For the Trustees, Officers and Committee Members (Option 1)

- Legal Liability arising from Wrongful Acts
- Fidelity Cover\*\*
- Loss of Documents Cover\*\*\*
- Reimbursement for the Organisation
- Defence Costs and Expenses
- Investigation Costs and Expenses
- Criminal Defence Costs and Expenses
- Pollution and Contamination Defence Costs and Expenses
- Nil Deductible but £500 in respect of Fidelity and Loss of Documents
- Lawful Spouse or Civil Partner, Heirs or Estate included
- Sexual Harassment and Discrimination
- 6 Years Cover for retiring Directors
- Outside Directorships
- Subsidiary Companies
- Extradition Proceedings Defence Costs and Expenses
- Automatic Subsidiary Cover
- Identity Theft Costs and Expenses
- Insured to approve claim settlements

- Emergency Defence Costs
- Policy non cancellable other than for non payment of premium

### For the Organisation (Option 2)

**All of the coverage under Option 1 above Plus the following:**

- Corporate and Professional Liability coverage extension
- Legal Liability arising from Wrongful Acts and Professional Indemnity Wrongful Acts by the Organisation
- Defence Costs and Expenses
- Investigation Costs and Expenses
- Criminal Defence Costs and Expenses
- Pollution and Contamination Defence Costs and Expenses
- Excess for Organisational Liability Coverage £500

### Employment Practices Liability (option 3)

**All of the coverage under Options 1 and 2 above Plus the following:**

- Legal Liability arising from Employment Practices Wrongful Acts
- £2,500 Excess for Employment Practices Liability Coverage

### Additional Benefits

- Fortnightly Personnel Tips and Advice Newsletter when coverage for Employment Practices Wrongful Acts purchased

\* We are unable to offer Employment Practices Liability extension where £250,000 Limit purchased Details of what is covered by the **Options 1, 2 and 3** is shown above

\*\* Sub limit of £50,000 applies

\*\*\* Sub limit of £10,000 applies

## Exclusions applicable to options 1, 2 and 3

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Actual Bodily injury, sickness, disease or death of any person             <ul style="list-style-type: none"> <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> </ul> </li> <li>• Property damage including loss of use             <ul style="list-style-type: none"> <li>• Write back for actual or alleged failure to supervise</li> </ul> </li> <li>• Pollution including rectification and clean up costs             <ul style="list-style-type: none"> <li>• Write back for Defence Costs and Expenses</li> </ul> </li> <li>• Write back for shareholder actions brought in the name of the Company without the willing involvement of the Insured</li> <li>• Legal actions brought in the USA and Canada             <ul style="list-style-type: none"> <li>• Buy back available subject to additional information</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• Breach of any professional services             <ul style="list-style-type: none"> <li>• Write back for failure to supervise</li> </ul> </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 inputted 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 or ratified the wrongful act</li> </ul> |
|---|---|

### Additional Benefits

- Legal advice line from qualified solicitors