

Aviva Public, Community and Charitable Services

Policy Number	24942345 CCI
Effective Date	1 April 2012
Policy expires	31 March 2013
Broker:	Towergate Insurance
Insurer:	Aviva
The Policyholder	Neighbourhood & Home Watch Network (England & Wales) Beaumont Enterprise Centre 72 Boston Road Beaumont Leys Leicester LE4 1HB

The Policyholder is more fully named as; Officers, Members, Committees and Volunteers working and/or acting on behalf of the Neighbourhood & Home Watch Network (England & Wales)

The Business

The Business specified in the Schedule of cover is more fully described as; Any scheme registered with an Authority recognised or verified by the Neighbourhood and Home Watch Network. Provision of a coordinated national network of best practice and volunteer support mechanisms within the local community.

Summary of Cover

Key Covers, Features and Exceptions

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document / booklet held by the Neighbourhood & Home Watch Network (England and Wales) and brokers Towergate Insurance.

Type of Insurance and Cover

We are providing cover for Legal Liability and Commercial Legal Protection (Office risk under separate summary) within The Public, Community and Charitable Services policy.

Legal Liabilities

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- ⌚ Legal costs and expenses in defending prosecutions under health and safety legislation
- ⌚ Unsatisfied court judgements in favour of employees injured in your employment by third parties
- ⌚ Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- ⌚ Legal expenses in connection with Corporate Manslaughter Act

Extra Cover for Charities and Not For Profit Organisations:

- ⌚ Definition of Employee includes governors and trustees (volunteers are already included)

Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- ⌚ Cover for acts of terrorism is limited to £5,000,000 per event
- ⌚ Liability in respect of liquidated damages, penalty clauses and fines
- ⌚ Work in or on, or travel to or from any offshore installation or support vessel
- ⌚ Bodily injury of employees whilst carried in or upon a vehicle

Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- ⌚ Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- ⌚ Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- ⌚ Defective Premises Act liability
- ⌚ Personal liability cover for employees and directors whilst they are overseas on your business
- ⌚ Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day.
- ⌚ Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- ⌚ Employees' and visitors' personal belongings
- ⌚ Liability for loss or damage to premises hired or rented to you for the purpose of your business.
- ⌚ Data Protection
- ⌚ Legal expenses in connection with Corporate Manslaughter Act

Extra Cover for Charities and Not For Profit Organisations:

- ⌚ Most fundraising events and activities included however

Charities and Not For Profit Organisations – Fundraising Events Activities and Exhibitions Endorsement

For the purposes of this Policy, Fundraising Events Activities and Exhibitions shall mean those events organised by You or an events organiser for the purposes of raising funds for The Business and subsequent beneficiaries.

We will not provide indemnity in respect of Fundraising Events, Activities and Exhibitions

- (1) where combined numbers of entrants and spectators on site exceed 1000 at any one time
- (2) taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands and the Isle of Man
- (3) where the event duration lasts longer than 48 hours
- (4) organised by a separate third party event organiser/company
- (5) involving
 - (a) weapons
 - (b) passenger carrying amusement devices
 - (c) animal rides of any kind
 - (d) ballooning or aerial activities including parachuting, paragliding or parascending
 - (e) go-karting, quad biking or motor sports
 - (f) bungee jumping
 - (g) professional sport teams or persons
 - (h) individual exhibitions valued at over £250,000
 - (i) racing or time trials other than on foot
 - (j) activity involving watercraft

unless agreed by Us in writing.

Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)

- ⌚ Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- ⌚ Loss or damage to property in your custody or control
- ⌚ Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- ⌚ Pollution unless caused by a sudden and identifiable incident
- ⌚ Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- ⌚ Liquidated damages, penalty clauses and fines
- ⌚ The first part of any claim (the excess)
- ⌚ Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- ⌚ Cover for Charities and Not For Profit Organisations: Events with larger attendances, long durations, taking place outside UK, organised by third parties, or involving specific hazardous activities need to be agreed by us

Commercial Legal Protection - Cover, Features and Benefits

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Cover includes:

- ⌚ **Employment Disputes and Compensation**
- ⌚ **Full or Aspect Enquiries** - maximum payable is £5,000 with excess being 20% of the claim
- ⌚ **Awards and Service Occupancy** - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them
- ⌚ **Legal Defence** - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety
- ⌚ **Property Protection** - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- ⌚ **Bodily Injury** - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business
- ⌚ **Tax Protection** - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £5,000

Extra Cover for Charities and Not For Profit Organisations:

- ⌚ **Tax Protection** - includes representation in appeal proceedings following investigations by your charity regulatory body

Exceptions and Limitations (please refer to the Commercial Legal Protection section of the policy booklet)

- ⌚ In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
- ⌚ Claims must be reported within 180 days of you becoming aware of an incident
- ⌚ Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- ⌚ In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
- ⌚ In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
- ⌚ The first £200 of each and every claim in respect of aspect enquiry's
- ⌚ Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office
- ⌚ Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
- ⌚ Any claim relating to the settlement under an insurance policy
- ⌚ For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.

If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards

Duration of Policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

Cancellation

There are no statutory cancellation rights under this policy.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

Aviva Insurance Limited. Registered in Scotland, No. 2116.

Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Services Authority.
BCOSR10059 11.2010

Contact details for claims, help and advice

Services

As an Aviva and Towergate Insurance customer, you can access additional services to help you keep your business running smoothly. For our joint protection telephone calls may be recorded and/or monitored.

General Enquiries

Primary Contact

Neighbourhood & Home Watch Network
Beaumont Enterprise Centre
72 Boston Road
Beaumont Leys
Leicester LE4 1HB

The NHWN office is open for enquiries 10:00 am until 12:00 noon and 14:00 until 16:00, weekdays only
T: 0116 229 3118 **E:** enquiries@ourwatch.org.uk **W:** www.ourwatch.org.uk

Insurance Contact Details – For scheme coordinators only

Broker Contact

Teifion Thomas
Towergate Insurance
Funtley Court
Funtley Hill
Fareham
Hampshire PO16 7UY

The Towergate office is open for enquires, Monday to Friday, 9am to 5pm.
T: 0844 892 6242 | **E:** fareham@towergate.co.uk | **W:** www.towergate.co.uk

Claims Service 0800 015 1498

A 24 hour, 365 days a year claims line providing you with emergency assistance whenever it is required. When we know about your problem, we will start to put the solutions in place.

Commercial Legal Protection 0845 300 1899

If you have Commercial Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand. If you think you may need to claim, please call the helpline to request a claim form. We can only proceed with your claim when we have details of the incident in writing. A claim form is available to download at www.aviva.co.uk/legalprotection.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Legal and Tax Helpline 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.



Neighbourhood & Home Watch Network (England and Wales)

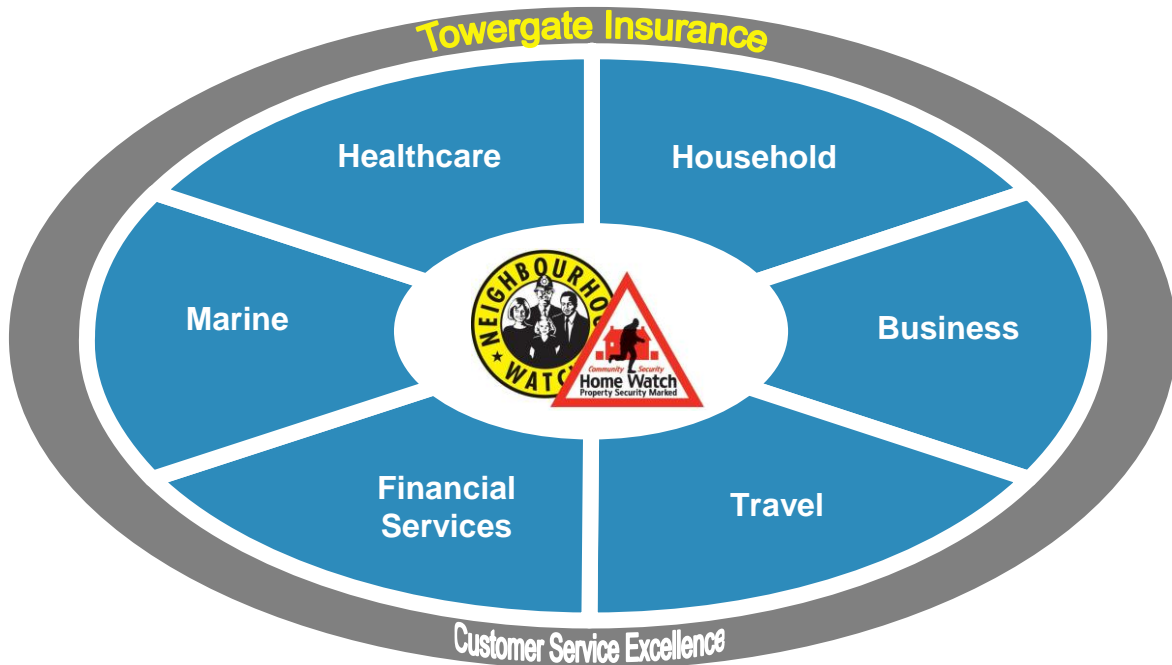
In Partnership with Towergate Insurance

We are delighted to announce that Towergate Insurance have been appointed as brokers to the Neighbourhood & Home Watch Network (England and Wales) in respect of their Legal Liability insurances which demonstrates to all concerned the strong partnership between the two organisations.

Towergate Insurance is part of the Towergate Partnership, Europe’s largest independent insurance intermediary. Our market strength and insurer relationships allow us to deliver outstanding value insurance solutions to our clients both within the Personal Insurance and Commercial Insurance markets.

We aim to provide our clients with the ‘Complete Offering’ when it comes to Insurance and Financial protection and to forge long term relationships.

THE COMPLETE OFFERING



At Towergate Insurance, we appreciate the time and consideration you dedicate to protect your property and improve your community through your membership of the Neighbourhood Watch. As such, we would welcome the opportunity to discuss your insurance requirements now, or when the time’s right for you.

Towergate can now offer you 10% off your home insurance renewal PLUS £50 cash back!

Towergate Insurance are offering Neighbourhood Watch members £50 cashback on all new home insurance policies taken out with them until July 31st this year. Not only that, but we’ll beat your current renewal premium and then give you 10% off!

Call today on 0844 346 3253 and speak to one of their qualified advisors.

Terms and Conditions

£50 cashback applies after 3 months premiums successfully collected. Cashback will be paid into the bank account used to pay the premium. *10% off your current renewal premium if you’ve had no claims and held a household insurance policy for at least 3 years. Applies to policies on a like for like basis. Usual underwriting conditions apply. Offers valid until 31st July 2012.

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