



# Insight

Specialist insurance made simple





# Specialist insurance made simple

As longtime insurers of organisations involved in the delivery of public services, we understand the growing challenges you face. Like you, we know that charities, volunteer groups and trusts are increasingly involved in delivery of those services in Britain alongside more traditional community activity. And that the call for greater accountability grows daily. It demands transparent demonstrations of good governance, financial solidity and being able to manage all the risks of operating day-to-day as well as when things go wrong.

## Some market insight

As a major UK insurer, we are both an observer and participant in the changing face of your sector. For example, we recognise that 62% of charities with an annual income above £500,000 now deliver public services. Smaller organisations are doing so, too. And we know that when anyone assumes these responsibilities they take on not only the risks associated with day-to-day running of the business but the strategic risk of managing it as well, often in partnership with others.

Yet many non-profit organisations are still not adequately protecting themselves, or their employees or volunteers, in these areas.

This contributes to one of the major problems facing the non-profit sector – difficulty in finding individuals to take on trusteeships because of the escalating risks involved.

This extends to recruiting volunteers, which is central to delivering your goals both now and in the future.

We appreciate that you also have to deal with changes in Government policy, the way in which Government manages contracts at a national and local level and the impact of public service delivery on your own independence. All of these issues require both focus and freedom from worry about other areas like insurance, while recognising that protecting your organisation and people is critical.

## Responding to your requirements

Zurich's many years of insuring and protecting public-benefit organisations can help. Our knowledge and insight into what you have to handle has enabled us to refine and improve a specialist insurance and risk management proposition for the non-profit sector. Today, it's called Insight. Why Insight? Because it reflects 100 years of Zurich experience working in and with public services, governmental and non-profit organisations at the local, regional and national levels.

Now more than ever, our specialist insurance is structured to accommodate a wide spectrum of insurance and risk management requirements, from the simplicity of an all-in-one package for smaller organisations to the 'simple sophistication' and flexibility requested by larger ones. Above all, we aim to provide extensive cover as standard to help make Zurich's Insight policy the most comprehensive one available in the UK today.

## Our Insight proposition

We know your first priority has to be the individuals and community groups you support. Our job is to assist by providing the kind of insurance which helps protect your organisation and the people who work or volunteer within it. It's based on a simple but unique mix of products and professional services:

- A comprehensive range and depth of insurance covers.
- An efficient and effective claim support and incident management service.
- Added values which make Zurich's Insight proposition much more than 'just insurance'.
- In sum, specialist insurance made simple.

# Range as well as depth of cover

Insight offers an extensive range of covers which you can use to tailor your policy to the specific needs of your organisation. We will continue to develop these covers in the future to ensure Insight adapts to changing risks.

## Insight proposition cover areas for non-profit organisations

<b>Material Damage:</b>	A wide ranging choice of covers for loss or damage to your property, its buildings and contents, up to and including cover for 'all risks.'
<b>Business Interruption:</b>	Cover against the loss of income and any additional costs arising directly or indirectly from events such as damage to your property, failure of public utilities and public health issues.
<b>Money:</b>	Insurance against the loss of money for which you have responsibility.
<b>Public and Products Liability:</b>	To protect your board, management, employees and volunteers against third party claims for injury, death, financial loss or loss or damage to property.
<b>Hirers' Liability:</b>	Liability cover for non-profit users of your premises.
<b>Employers' Liability:</b>	Protecting you against legal liabilities for claims from employees.
<b>Libel and Slander:</b>	For claims made for allegedly defamatory statements, said or written.
<b>Motor:</b>	Comprehensive or third-party cover for any vehicles which you own, lease or hire, including legal expenses and uninsured loss recovery as standard.
<b>Engineering:</b>	For breakdown and other loss or damage to plant and equipment, including inspection services.
<b>Deterioration of Stock:</b>	For such things as loss of a refrigerator's contents after a power failure.
<b>Employee Dishonesty:</b>	Against the theft of your organisation's money or property by staff or volunteers.
<b>Personal Accident:</b>	Payment for death or injury sustained by employees, volunteers and others whilst working or volunteering on behalf of your organisation on a permanent or temporary basis.
<b>Legal Expenses:</b>	Cover for employee and business contract disputes and legal defence costs, tax investigations and statutory licence protection, among other areas.
<b>Trustee Indemnity:</b>	For maladministration, wrongdoing or breaches of trust by board members.
<b>Professional Indemnity:</b>	For claims arising from the provision of unsatisfactory professional services by your organisation to any third parties.
<b>Business Travel:</b>	Protection against interruptions and/or curtailments of business travel plans affected by cancellation, personal accident, baggage problems or money loss etc.
<b>Terrorism:</b>	Protection against property loss or business interruption loss caused by terrorist acts.

# A continually improving product

With Insight we provide features and benefits to give you greater peace of mind. And although we've been insurers for a long time, we constantly strive to improve our products.

Here are some of the enhancements we've made recently to upgrade the Insight policy:

## Material Damage

- We have substantially increased cover for loss of or damage to the personal effects of directors, employees and volunteers.
- We now cover loss of metered water for which you are responsible, losses due to unauthorised use of your electricity, gas or water as well as damage to landscaped gardens.

## Business Interruption

- We can protect you against the loss of income which can be incurred where a patron dies or is involved in a criminal investigation or other activity which could adversely affect your organisation.

## Money

- We have raised the age limit for people insured under the policy.
- We have substantially increased the limit for loss or damage to personal effects of anyone carrying your money following a theft or attempted theft.

## Employee Dishonesty

- For the first time volunteers are now automatically covered.

## Trustees Indemnity

- We have added cover to help you with the costs of attending any proceedings ordered by an investigative or regulatory body.

## Professional Indemnity

- We will cover legal representation costs for any official examination, enquiry, investigation or other proceedings into your affairs.

## Business Travel

Cover was previously offered under a separate travel policy but now forms part of our Insight policy and features a number of improvements. For example:

- We have dramatically raised the limit for claiming any costs involved in delayed baggage arrival.
- We now cover theft of baggage and money from unattended vehicles.

## An efficient, effective claims service

We know that an efficient and rapid response from your insurer can make a world of difference to you and so we work hard at it. Of course this requires teamwork between your organisation and ours. The sooner we're notified of any claims, the faster we can have them settled to cause you less disruption.

You can report claims to us 24 hours a day, 7 days a week, and our claims experts will guide you through the process of doing so. If something major occurs, our size and experience can facilitate speedy and efficient claims resolution, regardless of the complexities involved. And to ensure we meet your expectations, we always respond to the customer comments we receive.

We're confident you will benefit from the knowledge and insight which Zurich has gained from working with so many other organisations with similarly complex and sensitive issues confronting them.

# More than just insurance

In general, we aim to serve as your partner, not purely as your provider. This means offering you more than 'just insurance' by making available to you a series of highly qualified, specialist teams whose expertise you can draw upon if required.

- Our Claims Inspectorate is made up of experts in all types of loss in the areas of employee and public liability. Our personnel are ISO 9001:2000 accredited, on your doorstep and dedicated to the face-to-face resolution of claims, if required.
- We have a specialist catastrophic personal injury team to handle severe injury claims.
- Our Major Loss Team is expert at dealing with the complexity of very large losses.
- Our Major Incident Management programme can help you manage and minimise the impact of those losses and any major incidents which affect your organisation.
- Our Legal Panel can provide specialised experience and expertise on a comprehensive range of issues.
- Additionally, we offer Helpline, guidance and counselling services to support you.

## Partnerships in action

We work with a number of national charity and voluntary sector organisations to provide tailored support to their members. These include:

- NAVCA (National Association for Voluntary and Community Action), the national voice of local third sector infrastructure in England.
- ACEVO (Association of Chief Executives of Voluntary Organisations), which represents and fosters development of third sector leaders across the country.
- CTN (Charity Trustee Networks), the national organisation to promote the efficacy and effectiveness of charities in Britain.

Associations with these bodies coupled with our contacts at central government level means we gain ongoing insight about major issues facing non-profit organisations from decision-makers across the public services spectrum: from Whitehall stakeholders driving public service agendas to regional and local authorities and other non-profit groups charged with delivering them.

Such insight informs our insurance proposition development whose underlying objective is to empower you to more effectively handle the risks of serving your communities.

Thus we aim to not only observe and participate in your business but contribute to your sector development as well. For example, by sharing Zurich knowledge and expertise through publication of free magazines for customers and our general Making Insurance Simple and Making Risk Management Simple guides which we make available to any non-profit organisation concerned about improving what they do.

## Insuring against the unexpected

Even with comprehensive insurance in place, the unexpected will always happen. That's the risk faced by any organisation. But identifying and planning for those things that could go wrong or cause problems inevitably helps reduce their likelihood whilst facilitating your ability to handle adversity when it strikes.

You may already be practising risk management. But whether or not you are, Zurich can help you design or enhance an effective risk management programme to create a safer and more efficient working environment for your people whilst ensuring your compliance with legal requirements.

By carefully considering, measuring and effectively managing risks, you can reduce the cost of insurance to your organisation. Importantly, taking a proactive approach to risk management is central to good governance and to communicating a professional image to potential donors and volunteers. Ask to see our Making Risk Management Simple guide for more information.

### Our commitment to you

When you choose Zurich, you will receive not only the features and benefits of our Insight insurance but these commitments from us:

- We promise to continue developing better insurance products and services.
- We'll aim to make the claims process as simple as possible to minimise the potential impact on your people and on any others with whom you deal.
- We'll ensure you have a dedicated account handler and access to our specialist teams whenever you need their expertise.

At Zurich we have both the desire and the capability to help your organisation move towards a safer and more secure future.

### Contributing to communities

We believe in being an active member of both global and local communities.

Zurich has been recognised for its approach to corporate social responsibility (CSR), qualifying for the Dow Jones World Sustainability index since 1999, and the Stoxx Sustainability Index since 2001. In 2006, we surpassed the sector average for performance in the economic, environmental and social dimensions assessed by the annual review. We've also been included in Europe's FTSE4 Good Index Series.

In the UK our CSR aim is to "...pursue our business with high standards of responsibility and integrity towards our employees, communities, society and the environment."

Involvement in the community plays a big role in our working environment. Zurich Community Trust (UK) Limited is a registered charity that is funded equally by our employees and our UK businesses.

Through this Trust we manage innovative and pioneering Transformation programmes that support the most vulnerable people in our society – these are often less popular causes but they are also ones where we believe we can make the greatest difference.

Zurich Community Trust has won many awards for its work over the years including being highly commended in the Charities Aid Foundation Companies and Communities Award for Innovation in 2006.

### About the Zurich Financial Services Group

Zurich Financial Services Group (Zurich) is an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 58,000 people serving customers in more than 170 countries.

Financial ratings	Zurich's scores
A M Best	A (Excellent)
Fitch Ratings	A+ (Strong)
Moody's	A1 (Good)
Standard & Poor's	A+ (Strong)

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