

Trustee and trust fund indemnity Proposal Form

Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance. In order to minimise the need for further clarification please answer all questions fully.

You understand that you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them.

If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

1. The Organisation

a) Name of your organisation (referred to in this form as "you" or "your organisation")

b) Registered office address

c) Correspondence address

d) Registered Charity Number

2. Background information

a) Type of organisation (e.g. charitable trust, company limited by guarantee, unincorporated association)

b) Nature of body governing you as an organisation? (e.g. Board of Governors, Trustees or Directors – also referred to in this form as the 'Officers')

c) Description of your business activities

d) Details of any subsidiary companies to be included in this cover

e) Details of any of your offices established overseas

3. Investment decisions

Do you undertake your investment decisions:

Externally i.e. under the guidance of an independent investment advisor

Internally i.e. all investment decisions (other than standard banking decisions) are made by the board of Officers without external guidance

As a mixture of external and internal decisions

4. Legal decisions

Do you undertake your legal decisions:

Externally i.e. under the guidance of an independent legal advisor

Internally i.e. all legal decisions are made by the board of Officers without external guidance

As a mixture of external and internal decisions

5. Annual Report and Accounts

a) Do your most recent Report and Accounts (published within the past 12 months), or independently examined accounts, contain any qualification, uncertainty or notes regarding your organisation's ability to continue as a Going Concern? Yes No

b) Does your organisation have a positive net worth (total assets less total liabilities)? Yes No

c) Do your most recent Report and Accounts report a loss for the last financial year?

- Yes and this was not a budgeted and expected loss
- Yes but the loss was expected and budgeted for
- No, we reported a profit in our last Report and Accounts

6. Date of establishment

Has your organisation been established and operating for over 12 months? Yes No

7. Official investigations

Has your organisation ever been, or is it currently, under investigation by the Charity Commissioners or other legally empowered official body or institution? Yes No

8. Claims history and current awareness

Has any claim ever been made against the Officers (whether insured or not under a Trustees Indemnity or similar policy), or are the Officers aware of any incident or circumstance which may give rise to a claim? Yes No

9. Insurance history and current awareness

Have the Officers or any of their predecessors ever been refused, or had cancelled, this type of insurance? Yes No

10. Current insurance

Do you currently have Trustee Indemnity Insurance, or similar insurance covering personal liability of your Officers? Yes No

If Yes, please state name of Insurer, date of policy expiry and any retroactive date appearing on your expiring policy.

11. Total Annual Income

£ _____

Note: Income should include all forms of income such as investment income, grants, and income from charitable activities.

12. Limit of Indemnity

Note: The limit represents the aggregate of all claims first made against the Officers and notified to the Insurer during any one Period of Insurance.

Please tick the Limit of Indemnity you require.

£100k £250k £500k £1m £2m £5m

13. Declaration

I/we declare that the statement and particulars in this proposal are true and complete. I/we have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties within my/our organisation. I/we agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied. I/we shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance.

Signed

Date

D	D	M	M	Y	Y	Y	Y
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Name _____

Capacity _____

14. Additional information

Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc.
A public limited company incorporated in Ireland Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales, Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.
Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768.
Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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