

Lions International Multiple District 105 British Isles – Summary of Insurance Cover 2018-19 (General Covers Only)



JLT Specialty Limited

Insured Title: Lions International Multiple District 105 British Isles

Business Description: Service Club Fundraising Organisation whose Primary Orientation is toward Eyesight, the Prevention of Blindness and Assisting the Blind

Please note: this document is only a summary of the cover we have arranged on your behalf. Please refer to the relevant policy documents for full details including warranties, conditions precedent to liability and cover extensions and exclusions. If there is any doubt concerning the extent of cover, please contact us.

Date of Issue: 30/12/2019 (information contained in this summary is confirmed accurate as at this date only)

Renewal Date: 01/09/2020

Class of Business	Insurer/Policy No	Cover/Limits	Excesses/Deductibles	Comments
Commercial Combined	Ecclesiastical 02/CHA/0325561	<p>Birmingham headquarters only unless otherwise specified:</p> <p>Property Damage</p> <ul style="list-style-type: none"> Buildings and contents cover as per policy for 257 Alcester Road South, Birmingham West Midlands, B14 6DY Property away from premises: Young Ambassadors Trophy, Computer, Laptop, Projector, Property advised to Ecclesiastical (GBP 20,000 first loss), defibrillators first loss limit GBP 5,000 – Sums insured as per policy schedule. <p>Equipment Breakdown</p> <ul style="list-style-type: none"> Cover in place as per policy. <p>Business Interruption</p> <ul style="list-style-type: none"> Revenue including donations and Grants – Sums insured as per policy. Rent receivable – Sums insured as per policy. Indemnity Period: 18 months <p>Legal Expenses</p> <ul style="list-style-type: none"> Standard Cover (EPLP): GBP 250,000 Limit of Indemnity 	<p>Property Damage</p> <ul style="list-style-type: none"> Restricted Perils (unless listed below): GBP 350 Other causes: <ul style="list-style-type: none"> Theft: GBP 350 Subsidence: GBP 1,000 Escape of Oil: GBP 350 Deterioration of refrigerated stock: GBP 50 All other losses: GBP 350 Personal Belongings: GBP 50 Property away from the premises: GBP 100 <p>Equipment Breakdown</p> <ul style="list-style-type: none"> Excess: GBP 350 	Covers for individual lion's clubs have not been included within this document.

		<p>General Cover (Not restricted to Birmingham Headquarters):</p> <p>Goods in Transit</p> <ul style="list-style-type: none"> • Own Carryings: <ul style="list-style-type: none"> ○ Limit any one vehicle or consignment: GBP 2,500 ○ Estimated annual carryings or value: As per policy <p>Money and Assault Extension:</p> <p>Money</p> <ul style="list-style-type: none"> • Non-negotiable money: GBP 250,000 • Other Money: <ul style="list-style-type: none"> ○ On the premises during business hours: GBP 5,000 ○ In transit: GBP 5,000 ○ In locked safe: GBP 5,000 ○ In private dwelling houses: GBP 500 ○ In the custody of authorised personnel whilst on delivery or collection rounds: Nil ○ In collection tins or envelopes: Nil ○ In any other circumstances: GBP 500 • Misappropriation by authorised employees: GBP 5,000 (Limited to GBP 2,000 per person). <p>Assault</p> <ul style="list-style-type: none"> • Death: GBP 7,500 • Loss of limb(s) or loss of eye(s): GBP 7,500 • Permanent Total Disablement: GBP 7,500 • Temporary total disablement – amount per week: GBP 300 (Payable for 104 weeks; Deferred for 2 weeks) • Temporary partial disablement – amount per week: GBP 120 (Payable for 104 weeks; Deferred for 2 weeks) <p>Professional Indemnity</p> <ul style="list-style-type: none"> • Limit of Indemnity: GBP 5,000,000 • Retroactive date: 1st September 2011 <p>Trustees' and Management Liability</p> <ul style="list-style-type: none"> • Limit of Indemnity: GBP 5,000,000 • Wrongful Act Date: 1st September 2011 <p>Medical Malpractice Cover</p> <ul style="list-style-type: none"> • The limit of indemnity is GBP 1,000,000 for all events happening during any period of insurance. • In addition, Ecclesiastical will indemnify Lions International Multiple District 105 British Isles in respect of legal costs for claims other than those brought within the USA or Canada in which circumstances legal costs shall be included within the limit of indemnity. 	<p>Goods In Transit</p> <ul style="list-style-type: none"> • Excess: GBP 100 <p>Professional Indemnity</p> <p>Excess: GBP 1,000</p> <p>Trustees' and management liability</p> <p>Excess: GBP 250</p>	<p>Medical Malpractice cover is in respect to blood pressure testing, diabetes testing and prostate testing only, and is subject to the terms and conditions outlined within the policy schedule and wording.</p>
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Employers' Liability/ First Loss/ Property Damage	Aviva 100685724CCI	Business All Risks: <ul style="list-style-type: none"> Exhibition equipment excluding portable electronics within the United Kingdom – Sum insured as per policy; single article limit GBP 20,000. Employers' Liability: <ul style="list-style-type: none"> Limit of indemnity (any one occurrence): GBP 10,000,000 Sub-limited to GBP 5,000,000 in respect of Terrorism. Additional Money Cover: This is available under this policy on request, subject to approval from insurers.	Business All Risks: <ul style="list-style-type: none"> Excess: GBP 350 	Covers for individual lion's clubs have not been included within this document.
Global Public/Products Liability	Chubb UKCANC27564	<ul style="list-style-type: none"> USD 1,000,000 any one occurrence in respect to public liability and in the aggregate in respect of products liability. 	No excess	This policy is not placed by Marsh. The policy is placed within the USA by a different broker.
Excess Public/ Products Liability	Aspen B0901CU1918414000	<ul style="list-style-type: none"> The Difference between GBP 10,000,000 and the Primary Limits of USD 1,000,000 - any one occurrence in respect of public liability and in the aggregate in respect of Products Liability 	None applicable	
Cyber	CFC ES1101227166	Cover: <ul style="list-style-type: none"> Legal Action: Worldwide Territorial Scope: Worldwide Reputational Harm Period: 12 months Indemnity Period: 12 months Time Retention: 8 hours Insuring Clause 1: Cyber Incident Response: Limit of Indemnity: each and every claim: <ul style="list-style-type: none"> Incident Response Costs: GBP 500,000 Legal and Regulatory Costs: GBP 500,000 IT Security and Forensic Costs: GBP 500,000 Crisis Communication Costs: GBP 500,000 Privacy Breach Management Costs: GBP 500,000 Third Party Privacy Breach Management Costs: GBP 500,000 Post Breach Remediation Costs: GBP 50,000 (Post breach remediation costs are subject to a maximum of 10% of all sums we have paid as a direct result of the cyber event). Insuring Clause 2: Cyber Crime: Limit of Indemnity: each and every claim: <ul style="list-style-type: none"> Extortion: GBP 500,000 Insuring Clause 3: System Damage and Business Interruption Limit of Indemnity: each and every claim: <ul style="list-style-type: none"> System Damage and Rectification Costs: GBP 500,000 Direct Loss of Profits and Increased Cost of Working: GBP 500,000 Additional Increased Cost of Working: GBP 100,000 Dependent Business Interruption: GBP 500,000 Consequential Reputational Harm: GBP 500,000 Claim Preparation Costs: GBP 25,000 Hardware Replacement Costs: GBP 500,000 	Insuring Clause 1: Cyber Incident (Each and every claim) <ul style="list-style-type: none"> Legal and Regulatory Costs - GBP 2,500 IT Security and Forensic Costs - GBP 2,500 Crisis Communication Costs - GBP 2,500 Privacy Breach Management Costs - GBP 2,500 Third Party Privacy Breach Management Costs - GBP 2,500 Insuring Clause 2: Cyber Crime <ul style="list-style-type: none"> Extortion – GBP 2,500 Insuring Clause 3: System Damage and Business Interruption: (Each and every claim) <ul style="list-style-type: none"> System Damage and Rectification Costs - GBP 2,500 Direct Loss of Profits and Increased Cost of Working - GBP 2,500 Additional Increased Cost of Working - GBP 2,500 	

		<p>Insuring Clause 4: Network Security and Privacy Liability: Limit of Indemnity: each and every claim including costs and expenses:</p> <ul style="list-style-type: none"> • Network Security Liability: GBP 500,000 • Privacy Liability: GBP 500,000 • Management Liability: GBP 500,000 • Regulatory Fines: GBP 500,000 • PCI Fines, Penalties and Assessments: GBP 500,000 <p>Insuring Clause 5: Media Liability: Limit of Indemnity: each and every claim including costs and expenses:</p> <ul style="list-style-type: none"> • Defamation: GBP 500,000 • Intellectual Property Rights Infringement: GBP 500,000 <p>Insuring Clause 7: Court Attendance Costs: Aggregate limit of liability: GBP 100,000</p>	<ul style="list-style-type: none"> • Dependent Business Interruption - GBP 2,500 • Consequential Reputational Harm - GBP 2,500 • Hardware Replacement Costs - GBP 2,500 <p>Insuring clause 4: Network Security and privacy liability (Each and every claim, including costs and expenses)</p> <ul style="list-style-type: none"> • Network Security Liability - GBP 2,500 • Privacy Liability - GBP 2,500 • Management Liability - GBP 2,500 • Regulatory Fines - GBP 2,500 • PCI Fines, Penalties and Assessments - GBP 2,500 <p>Insuring Clause 5: Media Liability (Each and every claim, including costs and expenses)</p> <ul style="list-style-type: none"> • Defamation - GBP 2,500 • Intellectual Property Rights Infringement - GBP 2,500 	
Motor Fleet	MS Amlin 9019291	<ul style="list-style-type: none"> • Comprehensive cover arranged for permanent fleet. This fleet is as per the vehicles advised to MS Amlin. • Private Cars – GBP 50,000,000 • All other Vehicles – GBP 5,000,000 • Carriage of Hazardous Goods: GBP 1,200,000 • Geographical Limit: All vehicles would be Insured to operate within the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. • Insured persons: Any full UK/EU Licenced driver authorised by the Insured, but excluding drivers under the age of 25 and/or with less than 2 years full relevant UK/EU licence experience. • Trailer cover in place as per policy for Temporary Additional Vehicles. These trailers must not exceed a value of GBP 20,000. 	<ul style="list-style-type: none"> • Accidental damage, fire and theft – GBP 250 • Windscreen – GBP 250 • Additional excesses for young and inexperienced drivers will apply in addition when applicable. However, the policy is restricted to any full UK/EU Licenced driver authorised by the Insured, but excluding drivers under the age of 25 and/or with less than 2 years full relevant UK/EU licence experience. Any driver below this age and level of experience will need to be referred to insurers to request their approval. 	Warranted vehicles valued GBP 40,000 and above are fitted with a 24 Hour category 5 or 6 Tracker.

<p>Personal Accident and Travel</p> <p>(Cover for Birmingham Headquarters Only)</p>	<p>AIG</p> <p>0015872010</p>	<p><u>Insured Persons and Operative Times:</u></p> <p>Personal Accident: Benefits provided in respect of accidental death or bodily injury to all Directors and Employees during the operative time, occurring within 24 months of the accident.</p> <ul style="list-style-type: none"> • Category: A • Insured Persons: Directors, Principals and Employees of the Insured permanently resident in the United Kingdom • Operative Time: OP1 - 24 Hours a Day Worldwide Cover <p>Travel: Business travel outside the United Kingdom for any Director or Employee of the Insured resident in the United Kingdom.</p> <ul style="list-style-type: none"> • Category: B • Insured Persons : Directors, Principals and Employees of the Insured permanently resident in the United Kingdom and their accompanying Spouse/Partner and/or Children • Operative Time: OT1 - Business Travel including Directors Leisure Travel <p>Crisis Containment Management:</p> <ul style="list-style-type: none"> • Insured Persons: The Insured • Operative Time: Period of Insurance shown in the Schedule <p>Medical Second Opinion Service: A Medical second opinion service provided; 24 hours a day, 7 days a week plus remote nursing assistance and general health information.</p> <ul style="list-style-type: none"> • Insured Persons: Any person shown on the Schedule as being an Insured Person or their Spouse/Partner or their Child or Children • Operative Time 24 hours during the Period of Insurance shown in the Schedule. <p>Sums Insured / Limits of Indemnity</p> <ul style="list-style-type: none"> • Any One Accident Limit - GBP 25,000,000 • Aircraft Accumulation Limit - GBP 25,000,000 • Non – Scheduled Aircraft Accumulation Limit - GBP 25,000,000 <p>Personal Accident - Category A</p> <ul style="list-style-type: none"> • 1. Accidental Death - GBP 35,000 • 2. Loss of sight in one eye or loss of one limb - GBP 35,000 • 3a. Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb - GBP 35,000 • 3b. Loss of speech - GBP 35,000 • 3c(i). Loss of hearing in both ears - GBP 35,000 • 3c(ii). Loss of hearing in one ear - GBP 8,750 • 4a. Permanent Total Disablement - GBP 35,000 • 4b. Permanent Partial Disablement (up to) - As per policy wording • 5. Temporary Total Disablement – Accident – GBP 200 per week. • 6. Temporary Partial Disablement - GBP 100 per week • 7. Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum of GBP 25,000 per person. 	<p>Please note that in respect of the personal accident section:</p> <ul style="list-style-type: none"> • 5. Temporary total disablement – Accident has a deferment period of 1 week and a benefit period of 104 weeks. • 6. Temporary Partial disablement - Accident has a deferment period of 1 week and a benefit period of 104 weeks. 	<p>Please note that in respect of the personal accident section:</p> <ul style="list-style-type: none"> • any amount payable under Section A – Personal Accident, Item 5 – Temporary Total Disablement shall not exceed the sum specified in the Schedule or an amount equal to 100% of the Insured Persons’ Gross Weekly Wage, whichever is the lesser. • any amount payable under Section A – Personal Accident, Item 6 – Temporary Partial Disablement shall not exceed the sum specified in the Schedule or an amount equal to 50% of the Insured Persons’ Gross Weekly Wage , whichever is the lesser. • the policy is extended to include the following in respect of Partners and dependent Children of an Insured Person whilst accompanying an Insured Person on a Trip for Items 1-4b at a limit of GBP 50,000
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Please note that we do hold some policies for individual lions clubs that have not been included within this document.

For more information on the JLT Group, visit our website at www.jltspecialty.com

Duty of Disclosure

Under the laws of England and Wales, Scotland and Northern Ireland, JLT Specialty Limited has a duty to remind you of a policyholder's (and its insurance agent's) duty to make a fair presentation of the risk, and to disclose all material circumstances, and the consequences of not doing so. It is necessary to disclose all information which would influence the judgement of a prudent insurer in determining whether or not to accept a risk, and upon what terms. Failure to comply with this duty may give the insurer the right to void the policy from its inception, or to impose different terms, or to reduce the amount paid on any claim. If your contract is not subject to such laws, your duty of disclosure and the consequences of its breach may vary from that stated above. For further information please refer to our Business Protocol document and if any further material requires to be disclosed or if you have any question as to what should be disclosed please refer to your normal JLT Specialty Limited contact.

Warranties and Conditions Precedent

Your policy may be subject to a number of warranties. Warranties amount to pre-contractual promises that given facts are true, will remain true or that you/the insured will behave (or refrain from behaving) in a particular way. In addition it may also contain a number of conditions precedent. It is important that you take note of any such promises or conditions as if you/the insured is in breach of them at the time of any loss, insurers will be entitled to decline any claim in respect of that loss. We have highlighted any warranties and conditions precedent specifically identified by the insurers in relation to your insurance. Please be aware many standard clauses also contain warranties or conditions precedent within them and under English Law certain warranties may be implied by law. To the extent that any warranties or conditions precedent are, to the best of our knowledge and belief, new to your cover we have highlighted them in providing the quotation(s) and we would be happy to explain them to you if you would like us to do so. The highlighted warranties and conditions precedent may not be exhaustive and you should read your policy carefully to ensure that you are fully conversant with its terms and your obligations. If you are in doubt as to any of your policy obligations please do not hesitate to contact us for further guidance.