THE SALVATION ARMY GENERAL INSURANCE CORPORATION LTD

CORPS/CHARITY SHOP/DHQ INSURANCE POLICY

EFFECTIVE FROM 1ST APRIL 2025

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NOTICE

If you have any questions that are not answered in this document or if you require an insurance certificate then please contact sagic.

DO NOT UNDER ANY CIRCUMSTANCES MAKE DIRECT CONTACT WITH ANY OTHER INSURANCE COMPANY PROVIDING COVER UNDER THIS INSURANCE PROGRAMME.

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IMPORTANT NOTES

Before reading the policy wording please review the following notes which should explain some of the cover and how they apply.

1. THE INSURANCE PROGRAMME
The Insurance Programme for DHQs, Corps and Charity Shops is negotiated between The Salvation Army Trustee Company and sagic. It is intended to provide an optimum balance between cover and cost in order to meet the obligations of the Trustees to ensure that our assets are protected.

Most of the cover is mandatory but some parts are optional as indicated.

If you identify an insurance need that is not included in this policy, sagic can be consulted as to whether the cover is available.

Such consultation should be conducted via DHQ as the enquiry may not be confined to a single Corps or location and may have been raised before.

There may be occasions when a DHQ feels that an element of the insurance programme is deficient or a cover that should be available is not.

In such circumstances, sagic should be consulted.

If sagic is unable to resolve the issue to the satisfaction of the DHQ, then the matter should be referred to the office of the Secretary for Business Administration via the Assistant Secretary for Business Administration (Risk & Research) for evaluation, as any extensions to the insurance programme may require the approval of the Trustees.

2. DHQS, CORPS & CHARITY SHOPS
The insurance programme is broadly similar for DHQs, Corps and Charity Shops. There are some subtle differences between insurances for each type of premises; these are highlighted in each section if applicable.

Corps: this will include cover for the main Worship Hall and Quarters, but will also include Community Centres and other on-site activities at the main location.

Charity shops: (run at a separate location from the main Hall) will including Cafes, Furniture Stores & other similar enterprises.

3. CHARITY SHOPS
Charity shops that are included within Corps premises should usually be insured within the Corps schedule. Those in separate premises, or in premises that adjoin the Corps but can operate at times when the Corps premises are closed, should usually be insured with sagic under a separate insurance schedule.

4. LEASED/RENTED PROPERTIES
It is important to check leases/rental agreements thoroughly to ensure that your insurance obligations are covered by the insurance you purchase from sagic. For example, most shop leases make the tenant responsible for covering glass breakage, especially of the shop front.

If you have a full repairing lease you are likely to be responsible for insuring the buildings.

If the buildings are insured by the landlord, check with the landlord that cover is in place and the extent of the cover (if you are responsible for paying the insurance premium you should ask the landlord to include you as a named insured on the policy or at the very least have your interest noted on the policy.

If you are responsible for continuing to pay rent even if the building is unusable, you may wish to insure that responsibility under a rent item.

5. SCHEDULES

It is important that the insurance schedules are kept up to date because this insurance is designed to protect the assets of The Salvation Army and to protect it from potential legal liabilities, as required under Charities legislation.

If the insurances are not up to date, damage to or loss of an asset may not be covered. This may result in a financial loss to The Salvation Army.

Therefore, please take seriously the annual review of insurances and ensure that the schedules are up to date when they are returned to sagic. Also, do not forget to tell sagic about changes during the year.

6. RENEWAL

Each year the up to date schedules, called 'Renewal Review' Schedules are made available to each Corps.

These 'Renewal Review' schedules will give an indication of the renewal premium for the parts of the policy underwritten by sagic. For the remainder, we will usually show unchanged premiums as it is too early for us to have renewal indications from the other insurers, but will give, in an accompanying letter, an estimate of any likely increase or reduction due to insurance market conditions. Hopefully this will assist you with your budgeting.

As indicated above it is not possible at that time you give you a firm pricing commitment so long before renewal.

Each Corps is expected to review and update its schedule(s). Whilst it is the responsibility of the Corps Officer to ensure that this is done, the actual work can be delegated to a competent person within the Corps.

The review should consider whether the existing cover is adequate and what changes are needed, including any new items that should be added and any items where cover is no longer required and so can be deleted.

It is also important to check that the sums insured are still adequate and it is essential that any change of activities is disclosed to ensure that the liability insurance covers every activity in which The Salvation Army is involved.

The Property Department is responsible for setting the sums insured on all Salvation Army buildings and if you feel that your sum insured is incorrect, then you should take the matter up with them.

The 'Renewal Review' schedule should be marked up with the appropriate changes and returned to sagic within the time specified. The deadline for return is usually the end of February.

If no changes are required, the Renewal Review should be returned to sagic via the insurance portal to show that there are no changes.

Failure to update the 'Renewal Review' schedule could have serious consequences, e.g. cover that is needed may not be in place or you may be paying for cover that you do not need (this particularly applies to liability insurance if there have been changes in your activities). Consequently, in some instances late or non-return of schedules may result in a surcharge on the premium.

When the updated Renewal Reviews have been received by sagic, the changes are processed and up to date Schedules issued, via email, as soon after renewal date as possible (renewal date is the 1st April each year).

Premiums are collected directly from Corps via THQ by the Finance Dept. of The Salvation Army based upon these amended renewal schedules.

7. WHO IS RESPONSIBLE FOR SETTING THE INSURANCE PROGRAMME
The details of the insurances contained in this Policy reflect the cover that The Salvation Army has negotiated with sagic and represents a balance between the need for protection and its cost.

Paragraph 1 above contains a fuller explanation and details who is responsible for ensuring that the correct insurances are purchased.

8. DUTY TO ACT AS IF UNINSURED
Although the insurance set out in your Insurance Schedule and defined in this Handbook is in force, you are required by law to act as though you are uninsured.

Therefore, you cannot take the attitude that is prevalent with the general public, i.e. "Why do I need to take any precautions? I am insured!".

You must take all reasonable precautions to protect property against loss or damage. Failure to do so may bar you from making a successful claim.

9. ADDITIONAL REQUIREMENTS UNDER LIABILITY INSURANCES
As far as the liability insurances are concerned, in addition to other responsibilities, you must ensure that your operation is compliant with The Salvation Army's safe mission policy, including Safe & Sound, and all relevant legal requirements.

In the liability insurance context, it is particularly important that:

- Risk assessments are completed, acted upon, retained and updated as necessary
- Appropriate disciplinary action is taken against employees and volunteers who flout the health and safety policy and other safety regulations.
- Inspections of your premises are carried out at regular intervals and any potential hazards noted and rectified.

Also, it is vital that sagic be kept informed of the activities that take place at each Corps (see Paragraph 10 below).

10. CORPS ACTIVITIES
The liability insurance that is in place for The Salvation Army assumes an awareness of all of the activities of the Army. Consequently, sagic must be kept informed of the activities undertaken at all times, and this is especially important when updating the Renewal Review Schedule.

Sagic has set out a definition of the scope of activities in a Worship Hall that do not have to be declared and this appears at the foot of the Worship Hall Insurance Schedules.

Any additional activities must be advised to sagic and will then be included in the 'Activities' listed in the Insurance Schedule.

Any activities that do not fall within the Standard definition and are not listed in the 'Activities' set out in the heading may not be covered.

IF IN DOUBT, CONTACT sagic FOR CLARIFICATION.

11. UNDERSTANDING THE COVER AND HOW IT WORKS
To make a claim under the policy you will be required to demonstrate that the damage or loss for which you are claiming was directly due to one of the insured events as shown.

In the case of storm damage, there must be storm conditions at the time of the loss, so the Insurers would not be liable for gradual damage to buildings caused by usual weather conditions over a prolonged period.

Here, the cost of repointing chimney stacks or upkeep of roofing is particularly relevant—these are normal maintenance costs and as such are the responsibility of the Insured, not the Insurer.

In the event of there being storm damage, very often the opportunity is taken whilst builders are on the premises to have building maintenance work carried out at the same time as storm damage is being repaired. In these circumstances, the builders should be asked to provide two estimates—one for storm damage and the other for the maintenance work.

Similarly, if after a break-in, a decision is taken to replace damaged doors or windows with better quality fittings, the Insurers are only liable for the cost of replacement of the original fitting(s) and the extra cost must be borne by the Insured.

12. INSURANCE OF OFFICERS PERSONAL POSSESSIONS DURING A MOVE.
When an officer moves appointment within the UKT or moves quarters within an existing appointment, insurance of their personal possessions is covered by a standing arrangement with the Personnel Service in accordance with the Official Minute in force to that effect.

This insurance also covers officers moving into retirement and the first move after retirement. It also applies to Cadets going into the William Booth College, going out on summer placement and going to their first appointment.

THIS INSURANCE DOES NOT COVER ANY INTERNATIONAL MOVES, EVEN IF PART OR ALL OF THE JOURNEY IS IN THE UK. IF THE OFFICERS' MOVE IS FROM ONE COUNTRY TO ANOTHER, THEN A SEPARATE COVER MUST BE TAKEN OUT VIA IHQ OR THE OVERSEAS SERVICES UNIT (DEPENDANT UPON WHO IS HANDLING THE MOVE).

IF YOU ARE MOVING TO AN OVERSEAS POSTING BUT NOT TAKING YOUR PERSONAL POSSESSIONS WITH YOU PLEASE ENSURE THAT IHQ OR THE OVERSEAS SERVICES UNIT ARE ARRANGING INSURANCE FOR YOUR PROPERTY.

Cover is on a 'New for Old' basis, with the exception of clothing and household linens for which a deduction will be made for wear, tear and depreciation.
This mirrors the insurance offered by removal firms.

The insurance is on an 'All Risks' basis, but excludes damage caused by or resulting from:

i. Wear, tear, depreciation or any gradually operating cause.
ii. Actions of light, atmospheric or climatic conditions, or frost.
iii. Change in temperature, dampness, dryness, shrinkage or evaporation.
iv. Moths, vermin, insects, parasites, woodworm, fungus, mildew or rot.
v. Defective design, faulty workmanship, latent defect, or the use of defective materials.
vi. Any process of cleaning, washing, dyeing, altering, repairing, renovating or restoring.
vii. Corrosion, rust, contamination, change in colour or finish, dust, chemical action or reaction.
viii. Scratching and denting in the course of normal use.
ix. Mechanical or electrical fault, breakdown or failure or use contrary to the manufacturer's instructions.
x. Confiscation or detention by Customs or other officials.
xi. Mysterious disappearance and unexplained shortages.
xii. The cost of replacing undamaged items or part of an item solely because it forms part of a set, suite, pair, or one of a number of items of a similar nature, colour or design.

13. PREMIUM PAYMENT
Premium collection will be via the Finance Department.

Renewal premiums will be collected once all of the renewal schedules have been updated. This will usually be in late April or early May each year.

Premiums for changes will be processed quarterly and the appropriate additional premium will be charged and return premiums paid after the relevant documents have been issued.

If you have a question concerning a premium, it should be raised with sagic as soon as possible.

Your Policy (Introduction)

This is a contract of Insurance between you the Insured and us the Insurer covering your premises in the United Kingdom.

In return for payment by you of the premium, we will insure you against damage as defined within, occurring during the period of insurance stated in the Policy Schedule, or any subsequent period for which you shall have paid the premium and we shall have accepted the premium, in accordance with the relevant Sections specified in your Insurance Schedules, subject to the terms, conditions and exclusions of this Policy.

Your schedules set out which sections of the policy are operative and the sums insured which apply. If a section of the policy or an item in a section is marked in the schedule 'not insured' then there is no cover for that section or item.

Please read your schedules and this policy and return them to us for amendment if they are not in accordance with your requirements.

Almost certainly your needs will change, if they do please tell us. Your Policy is designed for easy amendment and updated Schedules will be sent to you each time there is an alteration in cover or to the sums insured. Updated Schedules should be kept with the Policy so that you can refer to them to check the full details of the cover currently in force. Similarly, Renewal Schedules and any Notice which we might issue from time to time should be kept with this Policy.

Useful Information

Contact Details

Sagic's address:	Floor 3, Saxon House, 27 Duke Street, Chelmsford, CM1 1HT
Telephone No:	0300 030 1865
Emails:	
Corps Insurance enquiries	enquiries@sagic.co.uk
Claims	claims@sagic.co.uk
Personal Insurance enquiries:	customerservices@sagic.co.uk
Sagic Website:	www.sagic.co.uk

Law Applicable to the Policy

Unless we and you have agreed otherwise in writing this Policy shall be governed and construed in accordance with English Law unless the premises are located in Scotland in which case Scottish Law shall apply.

Inflation Protection

We will adjust the sums insured on Buildings, if insured under Section A – Fire and Special Perils of this Policy, in line with an appropriate price index at each renewal, as agreed with Property Department.

Value Added Tax

When calculating your sums insured you should include Value Added Tax (VAT) to the extent that you have to pay it. Individual circumstances dictate whether or not repair work following damage is zero-rated but it is highly likely that most repair work will attract VAT at the standard rate.

Insurance Premium Tax

All premiums are subject to the Insurance Premium Tax (IPT) which is collected by Insurers and paid over to HM Customs and Excise.

The current rate of this tax is shown on the current Insurance Schedule.

N.B. The premium for the inspection portion of Engineering Insurances is not subject to IPT, but VAT at the current rate applies.

More than One Premises Insured

If more than one premises are insured under this Policy the terms, conditions, exclusions and limitations of this Policy apply separately to each premises as if each were insured by a separate Policy.

Definitions (Applying to Sections A-J & Section L)

Each time the following words or phrases are used in this Policy, or on Your Schedule they will have the specific meaning shown below:

Acts of Terrorism

For the purposes only of the cover provided under this Section I – Terrorism, means an act, including but not limited to the use of force or violence and/or the threat of thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Business

Means the Business described in the Policy Schedule including

i. the ownership (including maintenance) of Buildings specifically insured by this Policy.
ii. the provision and management of canteen, social, sports and welfare facilities for Your Employees.
iii. first aid, fire and ambulance services.
iv. private work carried out with Your consent for You or any of Your directors partners or other senior officials of Your Business by any of Your Employees within the Geographical Limits.

Damage

Loss, destruction or Damage.

Employee

Includes:-

i. any person under a contract of service or apprenticeship with You
ii. a person under a contract of service or apprenticeship with some other employer and who is hire to or borrowed to You
iii. a labour master or person supplied by him
iv. a person engaged by a labour only sub-contractor
v. a self-employed person working on a labour only basis under Your control or supervision
vi. a driver or operator of hired-in plant
vii. a trainee or person undergoing work experience
viii. a voluntary helper
ix. persons working under the Community Offenders Act 1978 Community Offenders (Scotland) Act 1978 or similar legislation
x. at Your request outworkers or home workers employed under contracts to execute personally any work in connection with the Business

whilst engaged in working for the Insured in connection with the Business

Excess

An amount to be deducted from any claim settlement. The amount of any Excess is stated in this Policy or shown on Your Schedules. Where an Excess applies, the amount shown is deducted from each and every claim arising from the cause concerned.

Injury

Means death, bodily injury, illness, disease or shock.

Insurance Schedules / Schedule
The separate document issued to you containing details of You, the Premises, activities, Sections of the Policy which apply, Sums Insured, the Period of Insurance, together with details of premiums due from You.

Insured/You/Your
The person(s), company or organisation (including a board of trustees) named in the Schedule as the policyholder.

Insurer/We/Our/Us
The Salvation Army General Insurance Corporation Limited (Sagic)

Insured Event
The circumstances of an incident for which cover applies to an event covered by the Section**.**

Insured Property
The Insured Property described in Your Schedules**.**

Period of Insurance
The period commencing with the effective date shown in Your Schedules and ending 12 months later for which We agree to provide the insurance described in this Policy in return for Your payment of, or agreement to pay the premium.

Personal Effects
The term "Personal Effects" means clothing and personal property worn or carried in everyday life, including watches, jewellery, valuables, furs, leather goods, electronic items, mobile phones and sports equipment (when not in use).

Policy
The wording together with all Schedules, endorsements and notices attached or issued by the Insurers.

Pollution
Means:-

i. Pollution or contamination by naturally occurring or man-made substances, forces or organisms or any combination of them whether permanent or transitory and however occurring and
ii. all loss destruction damage or Injury directly or indirectly caused by such Pollution or contamination

Premises
The Building(s) stated in Your Schedules.

Sections
Details of the cover as set out in this Policy by Section, which correspond with the Sections shown in Your Schedules.

Sum Insured / Limit of Liability
The Sum Insured as shown in Your Schedules against any Section or Item, is the maximum we will pay for all claims arising out of any one incident.

Territorial Limits
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, and the Channel Islands.

Money
Coins, bank and currency notes, postal orders, money orders, securities for money, crossed bankers drafts, unused postage stamps, unrecorded cheques received, travellers cheques, National Savings stamps and certificates, premium bonds, luncheon vouchers, charity and consumer redemption vouchers, gift tokens, credit and debit card sales vouchers, Giro payment orders, Value Added Tax purchase vouchers, luncheon

vouchers, gift tokens and unused credit on postal franking machines all belonging to You or for which You are responsible.

Recorded Cheques
Cheques that, as soon as they are received, are recorded electronically or in a book for that purpose and that is not kept with the cheques. The record must include the name and address of the payer and the value of the cheque.

Transit
Transit means whilst the money is being transported directly

i. between the Premises and the home of any Employee with Your consent.
ii. to or from the bank.

Unoccupied
Buildings or any part thereof that have become Unoccupied, untenanted or which have not been actively used for a period of more than 60 consecutive days.

Unrecorded Cheques
Unrecorded Cheques are those that have not been recorded immediately upon receipt in the way described in "Recorded Cheques".

Valuables
Jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins or medals all belonging to You, but not property more specifically insured by any other policy

General Conditions

Alteration of Risk
The policy is voidable where there has been any material alteration to the risk or The Business after the commencement of this policy

i. which increases the risk of loss, or
ii. where Your interest ceases except by will or operation of law unless We have accepted the alteration, or
iii. involving any alteration to the facts or information You provided Us with when You took out or renewed this policy including in particular any alteration to the facts or information recorded in the application form or proposal.

We will at Our option avoid the policy from the date of such alteration or when Your interest ceases, unless You tell Us in advance and We accept the alteration in writing or by endorsement on The Schedule. If We accept the alteration, We may charge You an additional premium to continue with the cover.

Arbitration
If We accept liability but You disagree with the amount We offer to pay, the claim will be referred to an arbitrator who will be jointly appointed in accordance with statutory provisions.

Cancellation

i. You may cancel this policy at any time after the date We have received the premium, by providing 30 days' notice in writing to Us.
ii. We may cancel this policy, by providing notice in writing to You at your last known address, if there is a default under any relevant instalment agreement. In such case, Your policy will end with effect from the beginning of the period in respect of which the instalment has not been paid.

If Your policy is cancelled under (a) or (b) above, at Our discretion, We may refund part of the premium for the unexpired period, which will be calculated on Our, then current, short period rating basis, and provided that there have been no

a. claim(s) made under the policy for which We have made a payment
b. claim(s) made under the policy which are still under consideration
c. incident(s) which You are aware of and are likely to give rise to a claim which has yet to be reported to Us

during the current Period of Insurance.

iii. We will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by Us to Your last known address.
iv. We may also cancel this policy at any time by sending not less than 30 days' notice in writing to Your last known address.

We will refund a proportionate part of the premium for the unexpired period provided that there have been no

a. claim(s) made under the policy for which We have made a payment
b. claim(s) made under the policy which are still under consideration
c. incident(s) which You are aware of and are likely to give rise to a claim which has yet to be reported to Us during the current Period of Insurance.

Claims Procedure - Notification
In the event of a Claim You must follow as far as is practicable the CLAIMS PROCEDURES set out on page 18. Failure to do so may result in Your Claim being rejected or reduced or We may cancel Your Policy from the start of the current period of insurance.

Contribution
If the insurance provided by this policy is also covered by another policy (or would but for the existence of this policy), We will only indemnify You in respect of any excess beyond the amount which would be payable under such other insurance had this policy not been effected.

Discharge of Liability
We may at any time pay the Limit of Indemnity or a smaller amount for which a claim can be settled after deduction of any sum already paid. We will not make any further payment except for costs and expenses incurred prior to the payment of the claim.

Duty of Care
It is an understood principle of insurance that every care will be taken to safeguard property and to prevent loss.

This means that the Insured (the DHQ, Corps or person insured) will take the same precautions as if the property were not insured.

Therefore all reasonable measures must be taken to prevent or minimise loss by say fire, water damage or theft.

This principle applies particularly where expensive items such as musical instruments are involved – they should be handled with care to avoid accidental damage and extra precautions may be needed to prevent theft, such as improved locks on doors, etc.

Identification
The policy and The Schedule will be read as one contract.

Premium Adjustment
Where it is stated in The Schedule that declarations apply

i. You will, within one month after the Expiry Date shown in The Schedule, supply the information We require

and

ii. We will adjust the premium for the expired period subject to any minimum premium(s) applying.

Subjectivity
At the inception of or during each Period of Insurance, the insurance provided by this policy may be subject to You

i.
   a. providing Us with any additional information
   b. completing any actions agreed between You and Us
   c. allowing Us to complete any actions agreed between You and Us.

ii. If required by Us, allowing Us access to The Premises and/or The Business to carry out survey(s) and Your compliance with any risk improvements identified.

If this is the case, then The Schedule will clearly state the information required and/or the actions to be completed and the dates We require such information or the actions to be completed by.
Upon completion of these requirements (or if they are not completed by the required dates) We may, at Our option

a. modify Your premium
b. amend the terms and conditions of this policy
c. require You to make alterations to The Premises and/or to comply with any risk improvements identified
d. exercise Our right to cancel Your policy under Policy Condition (3) Cancellation
e. leave the policy terms, conditions, and premium unaltered.

Subrogation
Anyone making a claim under this policy must, at Our request and expense, do everything We reasonably require to

i. enforce a right or remedy

or

ii. obtain relief or indemnity

from other parties to which We will become entitled or subrogated because of payment for or making good loss, destruction, damage, accident or injury.

We may require You to carry out such actions before or after We make any admission of or payment of a claim.

Schedules
This Policy and Schedules of insured property (which form an integral part of this Policy) shall be read together as one contract and any words or expressions, to which specific meanings have been attached in any part of this Policy, or of your Schedules, shall bear such specific meanings wherever they may appear.

Reasonable Precautions
You shall take all reasonable precautions to prevent damage to the insured property.

Fraudulent claims
If you, or anyone acting on your behalf, make(s) a claim under this Policy knowing the claim to be false or fraudulent in any way, this Policy will become void and all claims under it will be forfeited. If you have made a deliberately false statement, or declaration in connection with the contract between you and us, this Policy will become void and all claims under it will be forfeited.

Theft Insurance – Minimum Standards of Security
Every Corps premises (other than quarters) should have intruder alarm protection. Doors must be fitted with five-lever mortise deadlocks (or multi-locking systems in the case of UPVC doors) and ground floor windows must be fitted with locks or protected by iron grilles.

These protections must be brought into operation when the premises are closed.

There is no specific requirement regarding locking internal doors when the premises are closed, as the measures to be taken will vary from location to location. The basic guidance to follow is:

i. When the centre is open, doors should be locked to control access to places and to valuable items that should only be accessible to certain authorised users and visitors.
ii. When the centre is closed, doors should be locked to control access to valuable items. Other doors should be left unlocked to avoid costly damage by thieves breaking them open just to find nothing worth stealing behind them. However, unlocked doors should be left closed to restrict the possible spread of fire.

These standards are mandatory for all Corps premises (other than quarters) where there have been two or more incidents of theft/break-ins in the previous 3 years.

For all other premises the above Minimum Standards of Security are recommendations only but will automatically become mandatory as soon as there have been two incidents of theft/break-ins within any two-year period.

Reinstatement Clause
All Corps buildings and contents are insured on a reinstatement basis, which means that:

(a) When the buildings are damaged, the basis of the settlement of the loss is to restore the building to a condition equal to but not better than the condition when new. This would involve the repair of the damage or rebuilding if repair is not possible.

(b) When contents are lost, destroyed or damaged, the basis of settlement is repair of the damage or replacement of lost or destroyed items to a condition equal to but not better than their condition when new.

The work of reinstatement must be commenced and carried out with reasonable dispatch. Also insurers will not pay more than the amount that would have been paid on an indemnity basis until the cost of reinstatement has actually been incurred.

In this context 'Indemnity' means that age, depreciation, wear and tear will be taken into account when the amount of the claim settlement is decided.

All insurances on a reinstatement basis are subject to the Condition of Average. This means that because of the 'new for old' nature of the cover, Insurers expect that the sum insured on the policy will be sufficient to meet the cost of replacing all of the property at present-day costs.

If it should be found that the policy sum insured is not enough to cover such costs, then the Insurers will only pay a proportion of the loss—the proportion being the relationship of the sum insured to the full cost of reinstatement.

If, say, the sum insured represented 75% of the full cost of rebuilding or replacing the property insured then the Insurers will only pay 75% of any claim (whether a partial or a total loss), leaving the Insured to pay the remaining 25%.

Warranties Applying to Security

i. Fire and Intruder Alarm

It is warranted that when a fire alarm or an intruder alarm system is installed in a building at the premises:

a. each system must be installed in accordance with an agreed specification and no alteration or variation of the system or any structural alteration to the buildings, which would affect the systems, shall be made without sagic's written consent,
b. each system must be maintained in full and efficient working order at all times and be serviced under maintenance contracts; immediate notice of any apparent defect in either the system or signalling shall be given to the maintenance contractors for rectification as soon as practicable.
c. each alarm system must be tested regularly and set whenever the alarmed portion of the premises is not attended by you or any person authorised by you to be responsible for the security of the premises.
d. any detection devices and their circuits connected for continuous protection shall be fully operative at all times.
e. you must tell sagic immediately if any alarm system is not functioning.
f. you must tell sagic immediately of any notice from the Police or a security organisation that intruder alarm system signals may be or will be disregarded.

ii. Keys

You must:

a. remove from the premises all keys to the exit doors and safes, including duplicate keys, notes of combination locks, electronic pass codes and letters and numbers relative to safes, strongrooms or intruder alarms whenever the premises are closed or left unattended
b. all keys, including safe and intruder alarm keys to be kept on the person of a responsible individual at all times when the premises are open or occupied and not kept in drawers, desks or similar places.
c. Keys, other than safe and intruder alarm keys may be kept in a locked receptacle when the premises are open or occupied.

iii. Security

All protective devices including locks, combination locks and bolts fitted to buildings and safes at the premises be brought into use whenever the premises are not attended by you or by any person authorised by you to be responsible for the security of the premises.

Unoccupancy Clause

Where a property becomes unoccupied as defined later in this paragraph, sagic must be advised immediately otherwise cover will revert to:

FIRE, LIGHTNING, EXPLOSION AND AIRCRAFT ONLY.

When sagic is consulted, additional following additional perils may be added, subject to some basic risk management and possibly a higher excess and/or premium:

Future plans for buildings will be taken into account, e.g., any building awaiting demolition should not be covered at all, except, possibly, for increased cost of demolition/ site clearance.
For the purposes of this cover, unoccupied means:

i. When Buildings or any part thereof that have become Unoccupied, untenanted or which have not been actively used for a period of more than 60 consecutive days.

For quarters, when the quarters are going to be or have been without an occupant for more than 60 consecutive days the above restrictions will also apply. This will also apply:

i. If the occupant goes on a trip lasting more than 60 days.
ii. During a change of officers.
iii. When there is not an officer in residence. Etc.

If in doubt, contact sagic to clarify the issue. Failure to do so may result in damage that might otherwise be insured not being accepted as a claim.

Fair Representation

You have a duty to make to Us a fair presentation of the risk before the inception of this Policy; when an alteration is made to this Policy; and at the renewal of this Policy.

If a breach of such duty is:

i. deliberate or reckless
    a. in relation to an alteration made to this Policy, We may treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid; or
    b. in relation to inception or renewal of this Policy avoid this Policy and refuse all Claims and retain any premiums paid; or
ii. neither deliberate nor reckless
    a. in relation to an alteration made to this Policy and We would not have agreed to the alteration on any terms, We may treat this Policy as if the alteration was never made; or
    b. in relation to inception or renewal of this Policy and We would not have entered into this policy on any terms, We may avoid this Policy and refuse all Claims but will return any premiums paid; or
iii. neither deliberate nor reckless
    a. in relation to an alteration made to this Policy, and We would have agreed to the alteration but on different terms; or
    b. in relation to inception or renewal of this Policy, and We would have entered into this Policy but on different terms,

the Policy will be treated as if it has been entered into on those different terms, if either of the above would have resulted in us charging an increased premium on what was actually charged, We may reduce proportionately the amount to be paid on a claim. We will pay on such claim a percentage of what We would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms), based on the total premium actually charged compared to the premium that We would have charged;

We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by Us), in relation to a breach of the duty to make to us a fair presentation of the risk.

Claims Procedure

Action By You

Immediate Notice
On the happening of any event which may give rise to a claim you must tell us immediately or as soon as reasonably possible and give us all the assistance we may reasonably require.

Inform Police
Inform the Police immediately if any damage is caused by:

i. Theft or any attempt thereat.
ii. Malicious persons or vandals.
iii. Riot, civil commotion, strikes or labour disturbances.
iv. Impact by any Road Vehicle or animal.

Supply Full Details
Supply to us at your expense full details of the claim in writing including any supporting evidence and information that we require within the following periods:

i. 7 days for damage by riot, civil commotion, strikes, labour disturbances or malicious persons.
ii. 30 days after any other damage or accident.

Minimise Loss
Take immediate action so far as is reasonably practical to minimise loss, recover lost property and prevent further damage or accident.

Timescales
If a claim is not notified to us within 60 days of the damage occurring then we will be unable to accept the claim under the policy.

If a claim is closed due to it being withdrawn by you then we will be unable to reopen the claim more than 31 days after you withdrew the claim.

If a claim is closed due to inactivity (no response to sagic's enquiries) then we will be unable to reopen the claim if more than 90 days have passed since the date of the last correspondence received from you.

Recoveries
At our request and at our expense do or allow to be done everything reasonably required by us, for the purpose of making recoveries from other parties, whether such action is necessary before or after we pay your claim under this Policy.

In Respect of Any Claim Under Section G – Personal Accident Only:

Medical Practitioner, arrange for the Beneficiary to place themselves under the care of a qualified medical practitioner whose advice they must follow.

Medical Evidence, provide to us at your expense all certificates, information and evidence that we require.

Liability Claims
You must not admit or repudiate liability, nor offer to settle, compromise or, make payment which may result in a claim or pay any claim under this policy without Our written agreement.

You must pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy.

Claims Conditions – Our Rights

Enter Property

We or our appointed representative have the right to enter any building where damage has occurred and take and keep any of the insured property and to deal with salvage in a reasonable manner. We have the right to the salvage of any insured property. You cannot abandon any property to us.

Benefit of Your rights
We are entitled to take the benefit of your rights against another person

Repair or Reinstate
If we elect to repair, reinstate or replace any property, we shall only do so in a reasonably sufficient manner and we shall not spend more than the relevant sum insured.

Arbitration
Where we have accepted a claim under this Policy, but we and you cannot agree on the amount to be paid, the disagreement shall be referred to an arbitrator appointed by you and us, in accordance with the statutory provisions for the appointment of an arbitrator. Where this occurs an award must be made by the arbitrator, before legal proceedings can be commenced against us.

Subrogation
Any claimant under this Policy shall at the request and at the expense of us do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which we shall be or would become entitled or subrogated upon its paying for or making good any damage under this Policy, whether such acts and things shall be or become necessary or required before or after your indemnification by us.

In Respect of Any Claim Under Section G – Personal Accident Only:
Medical Examination, we have the right to require, at our expense, the Beneficiary to undergo medical examination.

Post Mortem, in the event of death of a Beneficiary, we shall be entitled to carry out a post mortem of the body at our own expense.

In Respect of Any Claim Under Section J – Liability & Section K – Professional Indemnity Only:
If an incident occurs that is likely to give rise to a liability claim or a claim under the professional indemnity cover, report the matter immediately to sagic.

Similarly, if notification of a liability claim is received from an employee or member of the public or from someone representing them, forward the details and any correspondence to sagic immediately.

Please note You:-

i. should not reply to any correspondence
ii. should not under any circumstances admit Liability and/or fault or agree to pay damages or otherwise to settle or compromise the claim.
iii. should only agree to report the circumstances to your insurer. If you do admit liability, this may cause difficulties later if we try to defend or repudiate the claim.
iv. must allow sagic to take over and conduct the defence or settlement of any claim.
v. must forward all correspondence to sagic immediately
vi. must co-operate fully and speedily with sagic and any Loss Adjusters or Solicitors acting on our behalf, in collecting and providing all information required to deal with the claim.

If in relation to any claim You where have failed to fulfil any of the conditions contained in this section You will lose your right to indemnity or payment for that claim.

Claims Conditions – Our Responsibilities

We will:

i. Deal with your claim quickly, promptly and fairly.
ii. Keep you informed on the status of your Claim from time to time.
iii. Once the claim is agreed, settle the claim promptly in accordance with the appropriate Basis

of Settlement set out in this Policy.

Claims Procedures Guidance

All Claims (except for Liability or Professional Indemnity Sections)
The insurance coverage for all of the sections of the policy mentioned in this policy is set out below and your Insurance Schedule indicates the range of cover that is in force. To work satisfactorily, the claims process must be a partnership between the insurer, in most instances sagic, and the Insured, being The Salvation Army, represented by the DHQ, Corps or Charity Shop as appropriate. Each party must take account of the interests of the other party in the handling of the claim and must work towards a claims resolution that is in the best interests of The Salvation Army.

All claims must be advised directly to sagic by the Corps (or DHQ if it is a DHQ claim) as soon as practicable, but no later than ***30 days*** after it happens. This initial advice is, wherever possible, to be made by telephone or email as soon after the event as is practicable.

A dedicated Claims Line has been set up; please call ***0300 030 1865*** and select the Option for Claims. A claim is deemed to have been advised to sagic on the day that the telephone call is received by sagic to report the claim, provided that during the call, at least the following information is provided:

i. Location of loss
ii. Date of loss
iii. Cause of loss (e.g. fire, theft, storm etc.)

All claims forms will be computer generated from the sagic Computer System and emailed promptly to the DHQ or Corps submitting the claim. Dealing with the initial stages of a claim in this way will ensure that sagic knows about the loss promptly and is able to track its progress from the first advice to ultimate settlement. The claim number will be computer generated and inserted in the claim form as it is produced. The claim form will be sent direct to the Corps (or to the DHQ for DHQ losses) where the loss occurs.

The Corps Officer will be required to complete the claim form as quickly as possible and return it to sagic. The Corps Officer (or DHQ) should not wait for estimates for repairs/replacement before returning the claim form; these supporting documents can be sent in as soon as they become available.

Sagic will give any instructions that are required to facilitate the progress of the claim, at the time the loss is first reported or subsequently as necessary. sagic will chase the return of the claim forms at monthly intervals, and if no response has been received after the claim form and subsequent two monthly reminders, the claim shall be closed.

If sagic needs to appoint a claims professional the Corps Officer or appointed representative will be advised of this by sagic.

If either the DHQ, Service Centre or Corps feels that the Property Manager/Property Surveyor needs to be involved, usually in the case of buildings losses, they must ensure that sagic is kept informed of progress of the claim. Similarly, if advised sagic will ensure that the DHQ/Service Centre/Corps kept informed of claims progress, for example if a loss adjuster is involved.

To speed up correspondence, as much as communication as possible will be handled by telephone and e-mail.

Sagic undertakes to deal promptly with all claims correspondence and will settle claims as quickly as is compatible with giving the correct level of scrutiny to the circumstances. Under Financial Conduct Authority regulations sagic is required to establish that the incident claimed for actually happened, that it is covered by the insurance and that the amount claimed is correct.

Claim settlements will be made payable to the Corps/Division, unless sagic is instructed to make payment direct to a contractor or other third party. Claims submitted more than ***3 months*** after the date of occurrence will not be accepted.

Furthermore, as the Engineering Insurance and Professional Indemnity Insurance are underwritten by another insurer, claims submitted more than 30 days after the event may be rejected by them.

Some claims are subject to additional requirements:

- In the event of a loss by **theft**, immediate notice must be given to the Police. Failure to do this may render your claim invalid.
- In the event of loss or damage due to **malicious damage** or **riot**, immediate notice must be given to the Police. Failure to do this may render your claim invalid.
- In the event of loss or damage due to **impact**, immediate notice must be given to the Police. Also, the following details must be obtained and passed on to sagic:
  - ***i. Registration number of the vehicle concerned***
  - ***ii. Name and address of the driver of the vehicle***
  - ***iii. Name and address of the owner of the vehicle***
  - ***iv. Name of Insurer of the vehicle and policy number***

Motor Insurance Claims
Motor insurance is not included within this programme because sagic is not directly involved in these insurances.

All claims should be advised to the company appointed to handle Maintenance and Damage Management. Currently, the insurers are **Axa**, as shown on your motor certificate, and the claim contact (i.e. the maintenance and damage management company) is FMG who can be contacted on **0844 3221550**.

If you have any questions concerning the handling of motor insurance claims, please contact the Fleet Management Dept. at THQ.

General Exclusions

In addition to the exclusions mentioned in each Section of this Policy, following exclusions apply:

This Policy does not cover damage caused by or resulting from:

Intentional causes
Intentional causes, at your direction or with your knowledge.

War
War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any governments or public or local authority.

Ionising Radiations or Radioactivity
Any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:

i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Terrorism
Any act of terrorism, as defined in the next paragraph, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section

of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

i. involves violence against one or more persons; or
ii. involves damage to property; or
iii. endangers life other than that of the person committing the action; or
iv. creates a risk to health or safety of the public or a section of the public; or
v. is designed to interfere with or to disrupt an electronic system.

Also excluded is any damage, cost, or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.
This exclusion does not apply to Section I – Terrorism.

Riot, etc in Northern Ireland
Any insured property in Northern Ireland or loss resulting therefrom caused by or happening through or in consequence of:

i. riot or civil commotion
ii. any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association.

"Unlawful Association" means any organisation which is engaged in Terrorism and includes an organisation which at any relevant time is a prescribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act, 1973.

In any action, suit or other proceedings where we allege that by reason of this condition any damage is not covered by this Policy the burden of proving that such damage is covered shall be upon you.

Electronic Data

i. Distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

   COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to “Trojan Horses”, “worms” and “time or logic bombs”.

ii. However, in the event that a peril listed below results from any of the matters described in paragraph (i) above, this Policy, subject to all its terms, conditions and exclusions, will cover damage occurring during the period of insurance to the insured property directly caused by such listed peril.
   Listed Perils: Fire
   Explosion

Electronic Data Processing Media Valuation
It is understood and agreed that should electronic data processing media included in your Schedules suffer damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to you or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

Consequential Loss
Consequential Loss of any kind or description except if coverage is specifically provided under any additional item included in your Schedules as described under Business Interruption Extension of Section A – Buildings & Contents.

Other Policies
Recoverable under any other policy, except for a proportionate share

Damages

i. liquidated damages.
ii. penalty clauses.
iii. fines.
iv. aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other noncompensatory damages.

Radioactive Contamination and Explosive Nuclear Assemblies
Death or disablement, loss or destruction of or damage to any property, any loss or expense whatsoever, any consequential loss or any legal liability directly or indirectly caused by or contributed to by or arising from

i.
    a. ionising radiations or contamination by radioactivity from nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
    b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
ii. the use of any weapon or device
    1. dispersing radioactive material and/or ionising radiation
       or
    2. using atomic or nuclear fission and/or fusion or other like reaction.
iii. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this will not apply in respect of radioactive isotopes at the premises (other than nuclear fuel or nuclear waste) used in the course of The Business for the purposes for which they were intended. However, in relation to the Employers' Liability section, Exception (2) (a) only applies when You under a contract or agreement have undertaken to
    1. indemnify another party
       or
    2. assume the liability of another party.

Communicable Disease
An outbreak of any human infectious or contagious diseases (either known/discovered or unknown/undiscovered at the date of the inception of the insurance policy), whether notifiable or otherwise.

Cyber Act or Cyber Incident
Any loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Asbestos
Liability arising from or contributed to by the manufacturing, mining, use, sale, installation, removal, distribution of or exposure to asbestos, materials or products containing asbestos or asbestos fibres or dust.

Complaints Procedure

We are committed to providing a first class standard of service to all our policyholders. However, if You have any cause for complaint You should, in the first instance, contact the Managing Director at the address below:

The Salvation Army General Insurance Corporation Ltd.
Floor 3, Saxon House, Duke Street, Chelmsford, CM1 1HT
e-mail: complaints@sagic.co.uk

Our complaint procedure:-

i. All complaints whether written or oral are logged by sagic.
ii. The sagic employee will try to resolve the matter within 3 working days.
iii. If your complaint is resolved within the first 3 working days you will receive a summary resolution communication detailing the outcome.
iv. If the complaint cannot be resolved within 3 working days Your complaint will be acknowledged to You in writing with a complaint reference.
v. It will then be referred to the Managing Director who will respond within no more than a further 5 working days with a final response.

Our aim is to give You excellent service and We want You to be satisfied with the service You get from us. All complaints are recorded, along with their outcomes, so that We can learn from Our mistakes. So, while We aim not to give You cause for complaint, We want to hear from You if we do something You believe to be wrong. Ultimately, this will be of benefit to You and all Our policyholders.

Should You remain dissatisfied then please contact the Secretary for Business Administration who will escalate it to sagic's board if necessary.

Insurers

The insurance cover provided by this Policy is written by:

Sections A, B, C(1), D, E, F, G, H, I, J, L	Sagic
Section C(2)	Allianz
Section K	Royal Sun Alliance

Full details of the each of the Insurers above are available upon request however all contact should be through sagic.

Elements of Policy Cover (Applying to Sections A-J)

Each section gives precise details of the cover You have chosen subject to any variation shown on Your Schedules or by separate document, together with any specific terms and conditions applying to that Section.

Within each Section is:

Notes
Additional information that will assist with understanding the insurance in place. There will also be further notes in each of the following section.

Definitions
Explanation of the specific meaning of a number of words which, wherever they appear in this Section, always has the same meaning.

What is covered by the Section
The events for which each item is covered by the Section of the Policy, subject to any variation shown on Your Schedules or any specific exclusions as detailed under each item.

What is not covered by the Section
Description of events, circumstances or occurrences, which are not covered under the Section of the Policy.

Conditions which apply to the Section
Fundamental matters that affect the way the Section of the Policy operates.

Warranties applying to the Section.
These are requirements that You must comply with, otherwise any breach of a warranty may result in You not being covered.

Guidance Notes
These relates to the limits available under the insurance and also general risk management guidelines to assist in reducing loss (Please note only certain sections will contain Guidance Notes).

Section A – Buildings & Contents

Notes

Multiple Locations
Some Corps do operate out of more than one location. If so, we will usually prepare a separate schedule for each location. If a charity shop or similar enterprise is operated from the main Corps Hall, cover can be included in the insurance programme for the Corps. Please contact sagic if you need clarification.

Excess
An excess of £100 applies to every loss under this Section (unless otherwise stated) except for all Subsidence claims where a £5,000 excess applies. Please note Subsidence cover is only provided for Quarters.

Facility Type
The cover available is the same for all DHQs, Corps, Charity Shops, Cafes, Furniture Stores and other similar enterprises.

Terrorism and Liability Coverage
These covers are provided by sagic under Sections I & J.

Definitions (Applicable to Section A only)

Buildings
The buildings at the premises built of brick, stone or concrete and roofed with slates, tiles, concrete, metal or slabs composed of incombustible material unless otherwise advised to us. Buildings include fixtures and fittings, fixed heating and lighting installations, windows (including coloured, painted, engraved or stained glass windows), solar panels, satellite television receiving equipment, television or radio aerials, aerial fittings or masts, small outbuildings and lychgates irrespective of their construction, boundary walls, fences, gates, notice boards, paths, drives and paved areas and, so far as they are regarded as immovable, integral fittings and fixtures of the building, fonts, pulpits, panelling, screens and pews all belonging to you or for which you have accepted legal responsibility.

Note
Each year sagic adjusts the sum insured to allow for movements in building costs during that period. However, it is the responsibility of the Property Department to ensure that the sum insured is adequate.
Guidance on the value for insurance purposes can be obtained from the Property Department.

Including Architects', Surveyors' & Consulting Engineers' Fees
The fees necessarily and reasonably incurred, with our prior approval in reinstating any Building after Damage, excluding fees in connection with the preparation of any claim.

Tenants Improvements
Changes made to the interior of a commercial or industrial property to accommodate the needs of a tenant such as floor and wall coverings, ceilings, partitions, air conditioning, fire protection, and security.

Contents
Furniture, machinery and plant, fixtures and fittings, consumable goods and all other contents, including, if not otherwise insured, movable pews, pulpits, fonts, paneling, and screens in the buildings at the premises, all belonging to you or for which you have accepted responsibly in writing prior to any loss.

Excluding:

i. Money, credit or debit cards, other negotiable instruments.
ii. motor vehicles licensed for road use or their accessories, trailers, caravans, watercraft or aircraft.
iii. Property of Others.
iv. wearing apparel and personal effects.
v. living creatures, trees, shrubs, plants or other vegetation.

vi. any property more specifically insured in this or any other Policy.
vii. Stock

Note
This item covers all the contents of the Hall(s) and other premises of the Corps, but not the Quarters. It is each Corps' responsibility to ensure that the sum insured is sufficient to provide for replacement as new of all the contents of the premises, e.g.

i. Furniture and furnishings , bookcases and cupboards (if not part of building)
ii. Hall chairs, tables
iii. Rostrums and Mercy Seats (if not part of the building)
iv. Floor coverings
v. Bibles and song books
vi. Crockery, cutlery and any cooking utensils
vii. Consumable goods
viii. Sound equipment
ix. Any equipment used for particular activities
x. All other contents.

Note that Contents insurance should exclude the following which are insured as part of the building structure

i. Flooring (but carpets should be included in hall contents)
ii. Fitted Kitchen cabinets and Industrial kitchen equipment
iii. Items more specifically insured under 'All Risks'

These are just examples to assist you in arriving at a total value —it could well be that in your Corps there are other items needing to be insured as contents. The total figure for Hall contents should be the subject of annual revaluation.

Property of Others
1. Property on loan, or hire to you, or property of your members or friends, specifically brought onto your premises in course of an activity organised by you, or on your behalf, provided the property is essential to that activity.

2. Clothing and Personal Effects of any person on your premises for the purpose of an activity organised by you, or on your behalf or in connection with your business, subject to a limit any one loss arising out of any one event of:

i. £500 any one person.
ii. £200 any one item.

Excluding:

i. Money, credit or debit cards, other negotiable instruments.
ii. motor vehicles licensed for road use or their accessories or anything contained in them, trailers, caravans, watercraft or aircraft.
iii. living creatures, trees, shrubs, plants or other vegetation.
iv. any property insured in any other Policy or more specifically insured in this Policy.
v. property in the open.
vi. cycles
vii. property of any customer in a Charity Shop or other premises operating on a commercial basis.
viii. In respect of 2. above, Laptops, Computers, Personal Organisers and the like.
ix. In respect of 2. above, theft from any premises whilst closed.

Note
The basis of settlement of any loss under this extension (d) shall be Indemnity, which shall be calculated as the cost of replacement less an appropriate allowance for wear and tear and/or depreciation.

The standard sum insured under this item is £5,000 any one loss, but limits of £7,500 and £10,000 are also available.

The Limits and Premium Costs are: Description	Option 1	Option 2	Option 3
Any one person	£500	£750	£1,000
Any single item	£200	£200	£200
Any one loss involving more than one person	£5,000	£7,500	£10,000
Premium	**£10.00**	**£18.00**	**£26.00**

The excess for any loss is reduced to £50 for all claims under this section.

This coverage is intended to respond to losses where no other insurance is in force. Should a loss occur, the owner of the property will be expected to claim under any policy that they might hold which covers the property.

Stock
Stock and materials in trade whether belonging to You or held in Your care for which You are responsible in connection with Your Business at the Premises, but excluding property otherwise insured under this Section.
Excluding:

i. Money, credit or debit cards, other negotiable instruments.

Quarters
The Buildings and Contents (as defined above) of any quarters owned by The Salvation Army that are assigned to the DHQ or Corps and are shown on the schedule as being insured.

What is Covered Under Section A

If during the Period of Insurance the Insured Property described above and listed as insured in Your Schedule under this Section suffers Damage at the Insured Premises caused by any Insured Event detailed below, We will pay in accordance with the terms of this Section for the cost of the Damage provided that the cause of the damage is not excluded under the appropriate Insured Event or is not excluded under the section 'What is Not Covered Under Section A'.

If the words "Not Insured" appear in this Section of the Schedule, this coverage does not apply to the Premises concerned.

Insured Events Under Section A

1. **FIRE, SMOKE, LIGHTNING, EXPLOSION,** but excluding:-
   i. spontaneous fermentation or heating process
   fire due to its own spontaneous fermentation or heating or its undergoing any heating process or any process involving the application of heat.
   ii. explosion, caused by or consisting of:
      a. the bursting of a boiler economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under your control.
      b. pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

2. **AIRCRAFT** or other aerial devices or articles dropped therefrom.

3. **EARTHQUAKE, VOLCANIC ERUPTION OR SUBTERRANEAN FIRE**.

4. **RIOT, CIVIL COMMOTION, STRIKERS, LOCKED - OUT WORKERS,** or persons taking part in labour disturbances or **MALICIOUS PERSONS**, but excluding Damage:-
   i. arising from cessation of work due to riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances, or malicious persons.

5. **STORM, FLOOD,** but excluding Damage:-
   i. attributable solely to a change in the water table level.
   ii. by frost, subsidence, ground heave or landslip.

iii. in respect of movable property in the open, fences, gates and decking
iv. in respect of Stock unless raised at least 150mm (6 inches) above floor level.

6. **ESCAPE OF WATER FROM ANY TANK APPARATUS OR PIPE**, but excluding Damage:-
   i. involving discharge or leakage from any automatic sprinkler installation.
   ii. in any Building which is empty or not in use.

7. **DAMAGE TO ANY INTERNAL FIXED WATER TANK APPARATUS OR PIPE CAUSED BY FREEZING** when Buildings are insured, but excluding Damage:-
   i. to any internal fixed water tank apparatus or pipe caused by freezing when Buildings are not insured.

8. **ESCAPE OF OIL FROM ANY FIXED OIL FIRED HEATING INSTALLATION**.

9. **IMPACT** by road vehicle, animal or train.

10. **THEFT** or **ATTEMPTED THEFT**

11. **REPLACEMENT LOCKS AND KEYS IF THE KEYS TO THE BUILDINGS ARE STOLEN** from the Premises or from the home of person authorised to hold keys or as a result of the threat of or actual assault or violence. The cost of replacing locks is covered only if the keys are kept in a locked receptacle. The maximum amount payable for any one incident under this insured event is £1,000.

12. **SPRINKLER LEAKAGE**, that is to say, water being accidentally discharged or leaking from the automatic sprinkler installation(s) at the Premises, but excluding Damage:-
   i. in any Building which is empty or not in use.
   ii. to the automatic sprinkler installation(s) other than that caused by an insured event.

13. **DAMAGE BY FALLING TREES AND BRANCHES, TELEGRAPH POLES, LAMPPOSTS OR SIGNPOSTS**, including, where Buildings are insured the cost of removing those that cause Damage to the Buildings, but excluding Damage:-
   i. by falling trees and branches, telegraph poles, lampposts or signposts unless the Buildings are Damaged at the same time
   ii. to fences, gates or decking.

14. **LEAKAGE OF BEVERAGES** from storage containers, pipes and apparatus, but excluding:-
   i. leakage from bottled Stock.
   ii. Damage to Stock unless raised at least 150mm (6 inches) above floor level.

15. **GOODS IN TRANSIT,** loss or Damage to the Contents & Stock insured by this section whilst in transit by vehicles owned, hired or leased by You (including loading and unloading) or by any road haulier anywhere within the United Kingdom, the Channel Islands, the Isle of Man and the Republic of Ireland, but excluding:-
   i. any amount exceeding £5,000 in respect of any one event.
   ii. deterioration of goods conveyed in frozen chilled or insulated condition due to faulty stowage or incorrect or incorrect setting or operation of the equipment or variations in temperature unless directly due to fire or accident to the conveying vehicle or by theft or attempted theft.
   iii. any consequential or indirect loss of any kind, loss or market or Damage due to delay.
   iv. Damage to bills of exchange, promissory notes, money, securities for money, stamps, precious stones, jewelry, bullion or loss or death of or injury to living creatures.
   v. loss or Damage due to natural deterioration.
   vi. theft from any unattended vehicles unless:-
      a. all keys are removed from the vehicle and the vehicle is securely locked at all points of access and any additional locking devices, immobilisers or alarms be in operation where fitted.
      b. the vehicle is situated within a securely locked building or compound between the hours of 9.00pm and 6.00am.

16. **ACCIDENTAL DAMAGE**, but excluding:-

i. damage caused by domestic pets belonging to anyone residing in your home, or by vermin, insects, damp, mildew, rot, fungus or other gradual cause.
ii. any process of cleaning, dyeing, altering, repairing, renovation, restoring or dismantling of the apparatus.
iii. demolition, structural alterations, or structural repair to the building.
iv. mechanical or electrical fault, breakdown or failure.
v. faulty workmanship, defective design or the use of defective materials.
vi. occurring while the quarters or any part is lent, let or sub-let other than when occupied by a serving or retired Salvation Army Officer or Cadet or by a Salvation Army employee.
vii. deliberate act of the insured or the occupant or any member of the occupant's family.
viii. Damage for which You are not legally liable.
ix. blocked drains, sewers and the like due to any material, substance or object entering the drains or sewers from your premises.
x. due to wear, tear, deterioration or the pipes having reached the end of their normal life.
xi. any amount exceeding £5,000 for Damage to underground pipes and services
xii. carpets
xiii. curtains / blinds
xiv. glass

17. **WHEN BUILDINGS ARE INSURED**:

17.1. **DAMAGE BY FALLING RADIO OR TELEVISION AERIALS, SATELLITE DISHES, FITTING OR MASTS,** but not Damage to the aerials, dishes, to masts themselves.

17.2. **ACCIDENTAL DAMAGE TO UNDERGROUND PIPES AND SERVICES** subject to a maximum amount payable for any one incident under this insured event of £10,000, but excluding:-

i. blocked drains, sewers and the like due to any material, substance or object entering the drains or sewers from your premises.
ii. due to wear, tear, deterioration or the pipes having reached the end of their normal life.
iii. Damage for which You are not legally liable

17.3. **ACCIDENTAL DAMAGE TO FIXED SANITARY FITTINGS** where Buildings are insured or where Your Schedule indicates that this cover is provided, but excluding:-

i. Damage for which You are not legally liable.
ii. Damage caused by repairs or alterations to the Premises.

17.4. **CLEARING, CLEANING OR REPAIRING DRAINS GUTTERS AND SEWERS** for which You are responsible following Damage that is a valid claim under insured events 1 to 15 above.

17.5. **DAMAGE TO GARDENS AND GROUNDS CAUSED BY THE EMERGENCY SERVICES** attending an incident at the Building that results in damage that is the subject of a valid claim under insured events 1 to 16 above, for reasonable costs of making good but not exceeding £2,500 for any one claim.

17.6. **HEADSTONES, MONUMENTS AND MEMORIALS** rendered dangerous as a result of an insured event 1 to 15 above, for reasonable costs of making safe but not exceeding £1,000 for any one claim.

17.7 **DAMAGE TO TENANTS IMPROVEMENTS** that have been made to the Building by the You for which You have accept responsibility for by an insured event 1 to 15 above.

17.8 **ALTERNATIVE ACCOMMODATION**, the cost of comparable alternative accommodation that the Buildings are uninhabitable in consequence of damage due to an Insured Event 1-16 under this Section. The maximum amount payable for any one incident is £50,000.

17.9 **TRACE AND ACCESS** to find the source of an escape of water from any fixed water or heating installation. The maximum amount payable for any one incident under this insured event is £5,000 but not more than £2,500 for a water leak outside the premises.

17.10 **FLY TIPPING**, costs reasonably and necessarily incurred with Our consent in respect of the clearing

and removing any property illegally deposited in or around the Premises. The maximum amount payable for any one incident under this insured event is £5,000.

18 **WHEN CONTENTS ARE INSURED:**

18.1. **DAMAGE TO FALLING RECEIVERS AND AERIALS AND SATELLITE DISHES** and their fittings or masts, but not damage to the Buildings to which they are fitted.

18.2. **LOSS OF METERED WATER** for which You are responsible. The maximum amount payable for any one incident under this insured event is £1,000.

18.3. **LOSS OR DAMAGE TO DONATIONS** by an insured event 1 to 15 above which have been received by you and are to be given away. The maximum amount payable for any one incident under this insured event is £20,000.

18.4 **LOSS OR DAMAGE TO FOODSTUFFS** forming part of a Corps-run Food Bank by an insured event 1 to 15 above. The maximum amount payable for any one incident under this insured event is £5,000.

18.5 **LOSS OR DAMAGE TO RESOURCES** belonging to You whilst stored in the in the home of any Employee or other premises owned or operated by You caused by an insured event 1 to 16 above. The maximum amount payable for any one incident under this insured event is £5,000.

19 **WHEN QUARTERS ARE INSURED:**

19.1 **SUBSIDENCE** or heave of the site beneath the buildings or Landslip causing the buildings or part of it to collapse, but excluding damage:-

i. to garden walls, outdoor swimming pools, fishponds, ornamental ponds and tennis courts unless the foundations beneath the external walls of your home are damaged at the same time.
ii. caused by the bedding down of new structures or settlement of newly made up ground.
iii. to solid floor slabs or resulting from their movement, unless the foundations beneath the external walls of your home are damaged at the same time.
iv. caused by coastal erosion.
v. resulting from demolition or structural repairs or alterations to the buildings.
vi. due to faulty workmanship or design or defective materials in the building.

Note

All subsidence claims are subject to an excess for £5,000 for each and every loss.

19.2 **EMERGENCY ACCESS** to the Quarters and Garden caused by forced access to attend:

i. a medical emergency.
ii. an event that would result in damage to the Quarters by an insured event 1 to 15 above.

19.3 **REPLACE LOCK AND KEYS** due to the keys being accidental lost or stolen. The maximum amount payable for any one incident under this insured event is £1,000.

19.4 **LOSS OF METERED WATER** for which You are responsible. The maximum amount payable for any one incident under this insured event is £1,000.

19.5 **ALTERNATIVE ACCOMMODATION**, the cost of comparable alternative accommodation that the Buildings are uninhabitable in consequence of damage due to an Insured Event 1-16 under this Section. The maximum amount payable for any one incident is £50,000.

19.6 **ACCIDENTAL DAMAGE** to carpets, curtains, blinds and glass.

19.7 **PET DAMAGE**, sudden, unintentional and unexpected physical loss, breakage or damage caused by a domestic pet to:-

i. your contents.

ii. the fixtures and fittings of your accommodation.
iii. Contents provide d by your landlords.

The maximum amount payable for any one incident under this insured event is £5,000.

What is Not Covered Under Section A

In addition to the exclusions detailed in the Section of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

Excess
In respect of each and every loss arising out of one event, We shall not be liable to pay the first £100 for damage caused by an Insured Event under this section of the policy. With the exception of damage to "Property of Others" where we shall not be liable to pay the first £50 in respect of each and every loss & damage caused by Subsidence where we shall not be liable to pay the first £5,000 in respect of each and every loss.

Pair or Set
The cost of replacing undamaged items or part of an item solely because it forms part of a set, suite, pair, or one of a number of items of a similar nature, colour or design.

Unoccupancy
If the Premises are Unoccupied, the cover is limited to Insured Events 1 to 3 above only unless specifically endorsed to the contrary on this Policy in writing, signed by our representative.

Conditions Applying to Section A

In addition to the conditions detailed in the Section of the Policy entitled "General Conditions" as far as they may apply, the following conditions apply to this Section:

Capital Additions
We will cover Damage by an Insured Event to:

i. alterations, additions or improvements to the Buildings or Contents insured
ii. newly acquired property in the United Kingdom in so far as it is not otherwise insured during the period of insurance provided that:
   a. such alterations, additions, improvements or newly acquired property at any one location do not exceed 10% of the total sum insured on Buildings and Contents or £250,000 whichever is the less
   b. You undertake to give details of such alterations, additions or improvements as soon as practicable and in any event within 180 days, and pay any additional premium that may be due from the inception of such cover.

Contents Temporarily Removed
The insurance extends to cover Damage by the Insured Events 1 to 15 in "What is Covered Under Section A" above to Contents while temporarily removed from the Premises within the Geographical Limits of the Policy,

i. for cleaning, renovation and repair.
ii. while in the custody and control of any of Your authorised officers, members or Employees.
iii. to another of Your Premises.
iv. to a bank, including in transit to or from the bank.

But the following are excluded:

i. damage by theft unless the theft is from a building and involves violent and forcible entry to or exit from that building.
ii. damage due to malicious persons or vandals.
iii. damage caused by storm or flood to property not in a building.
iv. damage to property removed for sale or exhibition or to a furniture depository.
v. any amount exceeding 10% of the Contents Sums Insured

European Community and Public Authorities Requirements
The insurance in respect of Buildings of this Section of this Policy extends to include such additional cost of reinstatement of the damaged Insured Property as may be incurred solely by reason of the necessity to comply

with Building or other Regulations under or framed in pursuance of any European Community legislation or Act of Parliament or Statutory Regulations or with Bye-Laws of any Municipal or Local Authority provided that:

i. The amount recoverable under this Extension shall not include:
    a. the cost incurred in complying with any of the aforesaid Regulations or Bye-Laws:
        1. in respect of Damage occurring prior to the granting of this extension.
        2. in respect of Damage not insured by this Policy.
        3. under which notice has been served upon you prior to the happening of the Damage.
        4. in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this Policy) of that portion of property damaged.
    b. the additional cost that would have been required to make good the property damaged to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-Laws not arisen.
    c. the amount of any rate, tax, duty, development, or other charge, or assessment, arising out of capital appreciation which may be payable in respect of the property, or by the owner thereof, by reason of compliance with any of the aforesaid Regulations or Bye-Laws.
ii. The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the Damage, or within such further time as We may, (during the said twelve months) in writing, allow and may be carried out wholly or partially upon another site (if the aforesaid Regulation or Bye-Laws so necessitate) subject to our liability under this extension not being thereby increased.
iii. Our liability under this Policy, apart from this extension, shall be reduced by the application of any of the terms and conditions of this Policy then Our liability under this extension (in respect of any such item) shall be reduced in like proportion.
iv. The total amount recoverable under any item of this Policy shall not exceed the Sum Insured thereby.
v. All the terms and conditions of this Policy, except insofar as they may be hereby expressly varied, shall apply as if they had been incorporated herein.

Limit of Liability

The maximum amount payable during any Period of Insurance under any Specified Item is the Sum Insured shown in the Schedule for the Specified Item.

Reinstatement

In the event of the Insured Property of this Policy being damaged, the basis upon which the amount payable under each item of the Policy is to be calculated shall be the reinstatement of the property damaged, subject to the following SPECIAL PROVISIONS and subject also to the terms and conditions of this Policy, except insofar as the same may be varied hereby. For the purposes of the insurance under this condition "reinstatement" shall mean:

The carrying out of the after mentioned work, namely:

i. Where property is damaged beyond repair, the rebuilding of the property, if a Building, or, in the case of other property, its replacement by similar property, in either case in a condition equal to but not better or more extensive than its condition when new.
ii. Where property is damaged, the repair of the Damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better or more extensive than its condition when new.

SPECIAL PROVISIONS

i. The work of reinstatement (which may be carried out upon another site and in any manner suitable to your requirements, subject to Our liability not being thereby increased) must be commenced and carried out with reasonable dispatch; otherwise no payment beyond the amount which would have been payable under this Policy, if this condition had not been incorporated therein shall be made.
ii. When any Insured Property under this condition is damaged in part only, Our liability shall not exceed the sum representing the cost that We could have been called upon to pay for reinstatement, if such property had been wholly destroyed.
iii. No payment beyond the amount which would have been payable under this Policy, if this condition had not been incorporated therein, shall be made until the cost of reinstatement

shall have been actually incurred.

iv. Each item insured under this condition is declared to be separately subject to the following condition of Average, namely:

If at the time of reinstatement the sum representing the cost which would have been incurred in reinstatement if the whole of the property covered by such item had been destroyed exceeds the sum insured thereon at the time of the damage occurring, then You shall be considered as being your own Insurer for the difference between the Sum Insured and the sum representing the cost of reinstatement of the whole of the property and shall bear a rateable proportion of the loss accordingly.

v. No payment beyond the amount which would have been payable under this Policy, if this condition had not been incorporated therein, shall be made if at the time of any Damage to any Insured Property hereunder, such property shall be covered by any other insurance effected by or on Your behalf, which is not upon the identical basis of reinstatement set forth herein.

vi. Where by reason of any of the above special provisions, no payment is to be made beyond the amount which would have been payable under this Policy if this condition had not been incorporated therein, the rights and liabilities of Us and You in respect of the Damage shall be subject to the terms and conditions of the Policy, including any Condition of Average therein, as if this condition had not been incorporated therein.

Removal of Debris

The Insurance of Buildings under Section A – Fire and Special Perils of this Policy extends to include costs and expenses necessarily incurred by You with Our consent in:

i. removing debris.
ii. dismantling and/or demolishing.
iii. shoring up or propping.

of the portion or portions of the damaged Insured Property.
Provided the total claim payable does not exceed the Sum Insured.

Sprinkler Installation

i. You shall take all reasonable steps to prevent frost and other damage to the sprinkler installation(s) and so far as Your responsibility extends, maintain the installation(s) including the automatic external alarm signal in efficient condition.
ii. In the event of any discharge or leakage from the said installation(s), You shall do and permit to be done all things practicable, whether by removal or otherwise, to save and protect the Insured Property.
iii. When any changes, repairs or alterations to the automatic sprinkler installation(s) are proposed written notice thereof is to be given to us and our agreement obtained in writing.
iv. When it is proposed to have the automatic sprinkler system turned off, for whatever reason, written notice thereof is to be given to Us and Our agreement obtained in writing, before the installation is actually turned off.
v. We shall have access to the Premises at all times for the purposes of inspection and if we notify You of defects in the construction or condition of the automatic sprinkler installation(s) requiring alteration or repairs We may also at Our option by notice in writing suspend this insurance until such alterations or repairs be made and approved by us.

Transfer of Interest

If at the time of damage to any building hereby insured, you shall have contracted to sell your interest in such building and the purchase shall not have been, but shall be thereafter completed, the purchaser on the completion of the purchase, if and so far as the property is not otherwise insured by or on behalf of the purchaser against such damage, shall be entitled to the benefit of this Policy, so far as it relates to such damage, without prejudice to your rights and liabilities under this Policy, up to the date of completion.

Environmental Clause

Following a claim for damage to the Buildings caused by Events 1-16 above where you elect with Our consent to rebuild the Premises in a manner that aims to reduce potential harm to the environment or improve energy efficiency (beyond the minimum standard required to comply with European Community Requirements or other Buildings) we will pay these rebuilding costs.

The amount payable under this clause will be 10% of the total claim value up to a maximum amount of £50,000 for any one claim.

Day One Uplift
In the event of a claim for Quarters We will pay a maximum amount of 20% of the sums insured as shown on Your Schedule in addition to the sums insured amount, this is to assist with inflationary increases during the period of insurance and any additional debris removal costs.

Warranties Applying to Section A

Fire and Intruder Alarm
It is warranted that when a fire and/or an intruder alarm system is installed in a Building at the Premises:

i. Each system shall be installed in accordance with an agreed specification and no alteration or variation of each of the systems or any structural alteration to the Buildings, which would affect the systems, shall be made without Our written consent.
ii. Each system shall be maintained in full and efficient working order at all times and be serviced under maintenance contracts and immediate notice of any apparent defect in either of the systems or their signaling shall be given to the maintenance contractors.
iii. The intruder system shall be tested and set whenever the alarmed portion of the Premises is not attended by You or any person authorised by You to be responsible for the security of the Premises, provided that any detection devices and their circuits connected for continuous protection shall be fully operative at all times.
iv. You must tell Us immediately of any notice from the Police or a security organisation that intruder alarm system signals may be or will be disregarded.

Keys
You must:

i. remove from the Premises all keys to the exit doors and safes or strongrooms, including duplicate keys, details of combination lock numbers, electronic pass codes and letters and numbers relative to safes, strongrooms or intruder alarms whenever the Premises are closed or left unattended.
ii. ensure that such keys are kept on the person of a responsible individual or individuals or kept in a locked receptacle at other times.

Security
It is warranted that all protective devices including locks and bolts fitted to Buildings at the Premises be brought into use whenever the Premises are not attended by You or by any person authorised by You to be responsible for the security of the Premises.

Section B – All Risks

Notes

Unspecified Items
To assist with your renewal and to insure that Corps aren't left uncovered for items they forget to list on the 'All Risks' section sagic are going to be implementing the following changes:-

i. The Unspecified 'All Risks' cover for Corps will cover any items that are individually under £2,000 in value, subject to a total limit which is usually £5,000. All items less than this will be automatically covered.
ii. There will be a maximum amount per claim for the unspecified items of £5,000. This means in any one event you can lose multiple items up to the £5,000 limit. Higher limits are available on request.
iii. The limit does not apply to any items still individually specified on your schedule. Specified 'All Risks' cover will apply for any individual items worth more than £2,000 and will need specifying on your insurance schedule.

An excess of £50.00 will still apply to all claims under this Section. If the Corps believes that the limit of £5,000 will not be sufficient for any one claim/event then they should contact sagic to increase this.

Unattended Vehicles
Items / Instruments should not be left unattended overnight in vehicles, if away on business all items should be taken to the overnight accommodations, this also applies on band tours.

Valuing Musical Instruments
It is important that the values are kept up to date. If at the time of loss the total value of instruments exceeds the total amount of musical instruments insured, then sagic will only be liable for that proportion of the claim that the insured value of all items bears to the actual total value of those items.

The basis of valuation should be:

i. For the first 10 years after the purchase of a new instrument, the value shown in the inventory must be the cost of replacing the instrument as new. This must be based on the recommended retail price of the instrument and not a discounted price that may be available to you.
ii. For instruments more than 10 years old the value insured can be either:
    a. The full replacement value as in (a) above, provided the instrument is in good condition and in current use.
    b. The estimated sale value taking into account age and condition of the instrument; the easiest way to calculate this is to discount the full replacement value as in (a) above by a percentage for wear and tear based on the normal lifespan of the type of instrument concerned.

The sum insured for each instrument should include the cost of any accessories or mouthpieces and for the storage case.

EXCESS: An excess of £50 will apply to each and every claim (not to each instrument damaged in a single incident).

Overseas Tours
Applications for cover should be made to sagic well before the departure date to ensure that there is time to arrange the insurance as the premium must be paid prior to departure. Failure to pay the premium prior to commencement date of the insurance will invalidate the cover.

Definitions (Applying to Section B only)

Specified All Risks
All items described in your Schedules under this Section for which a sum insured is shown.

Unspecified All Risks
Any items owned by the Corps/DHQ excluding:-

i. Carpets
ii. Curtains / Blinds
iii. Musical Instruments

Musical Instruments
Instruments, flags, stands, music and any other item listed under the band inventory, any other items should be included in one of the above.

What is Covered Under Section B

If during the Period of Insurance the Insured Property described above and /or more specifically in Your Schedules under this Section suffers Damage whilst anywhere in the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands and the Republic of Ireland caused by any Insured Event detailed below, We will pay in accordance with the terms of this Section for the cost of the Damage.

Any item with a Sum Insured of zero or marked "Not Insured" in the Schedule is not covered by this Section.

The maximum amount we will pay in respect of any one item under Unspecified 'All Risks' is £2,000. All items worth more than £2,000 should be specified on your insurance schedule.

Insured Events Under Section B

Property lost or accidentally damaged by any physical cause not excluded under "What is not covered under Section B" below.

What is Not Covered Under Section B

In addition to the exclusions detailed in the part of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

Excess
In respect of each and every loss arising out of one event, we shall not be liable to pay the first £50 for damage caused by any insured event under this section of the policy.

Damage caused by or resulting from:

i. wear, tear, depreciation or any gradually operating cause.
ii. climatic conditions, actions of light, atmospheric or climatic conditions, or frost.
iii. change in temperature, dampness, dryness, shrinkage or evaporation.
iv. moths, vermin, insects, parasites, woodworm, fungus, mildew or rot.
v. defective design faulty workmanship, latent defect, or the use of defective materials.
vi. any process of cleaning, washing, dyeing, altering, repairing, renovating or restoring.
vii. corrosion, rust, contamination, change in colour or finish, dust, chemical action or reaction.
viii. scratching and denting in the course of normal use.
ix. theft of insured items left unattended in a vehicle. However this exclusion will not apply when:
    a. the item is in the vehicle for a particular purpose and it is necessary and reasonable for you to leave it unattended in the vehicle, and
    b. the item is in a concealed luggage compartment or boot and all points of entry to the vehicle had been closed and locked and all security devices activated. mechanical or electrical fault, breakdown or failure or use contrary to the manufacturer's instructions.
x. confiscation or detention by Customs or other officials.
xi. depreciation
xii. transit other than by you, your employees or members or a recognised transit provider.
xiii. mysterious disappearance and unexplained shortages.
xiv. the cost of replacing undamaged items or part of an item solely because it forms part of a

set, suite, pair, or one of a number of items of a similar nature, colour or design.

xv. any property which at the time of Damage is insured by a more specific insurance.

Conditions Applying to Section B

In addition to the conditions detailed in the part of the Policy entitled "General Conditions" as far as they may apply, the following conditions apply to this Section:

Reinstatement

Claims will normally be settled by repair or replacement of the item lost or damaged:-

i. If an item is damaged and can be repaired the maximum amount payable by Us will be the cost of the repair.

ii. If an item is lost or is damaged beyond economic repair, We will, at Our option, pay for or supply a replacement of similar quality, specification and functionality.

iii. The fact that the sum insured is sufficient to purchase a replacement of better quality will not entitle You to an upgrade, so ensure that Your Sum Insured is at the correct level for a like for like replacement.

iv. If You wish to upgrade the item that is to be replaced to one of a better type or quality, You may pay any extra amount needed to do so.

v. If the item lost or destroyed can be replaced, but You opt for a cash settlement, then the sum payable will limited to the cost of replacement less a deduction for depreciation, wear and tear.

vi. Whatever method of settlement is agreed upon, in no case shall the amount payable by Us exceed the Sum Insured on the item that is the subject of the claim.

Limit of Liability

The maximum amount payable during any Period of Insurance under any Specified Item is the Sum Insured shown in the Schedule for the Specified Item.

Warranties – Applying to Section B

Fire and Intruder Alarm

It is warranted that when a fire and/or an intruder alarm system is installed in a Building at the Premises:

i. Each system shall be installed in accordance with an agreed specification and no alteration or variation of each of the systems or any structural alteration to the buildings, which would affect the systems, shall be made without our written consent.

ii. Each system shall be maintained in full and efficient working order at all times and be serviced under maintenance contracts and immediate notice of any apparent defect in either of the systems or their signaling shall be given to the maintenance contractors.

iii. The intruder system shall be tested and set whenever the alarmed portion of the premises is not attended by you or any person authorised by you to be responsible for the security of the premises, provided that any detection devices and their circuits connected for continuous protection shall be fully operative at all times.

iv. You must tell us immediately of any notice from the Police or a security organisation that intruder alarm system signals may be or will be disregarded.

Keys

You must:

i. remove from the premises all keys to the exit doors and safes or strongrooms, including duplicate keys, details of combination lock numbers, electronic pass codes and letters and numbers relative to safes, strongrooms or intruder alarms whenever the premises are closed or left unattended.

ii. ensure that such keys are kept on the person of a responsible individual or individuals or kept in a locked receptacle at other times.

Security

It is warranted that all protective devices including locks and bolts fitted to buildings at the premises be brought into use whenever the premises are not attended by you or by any person authorised by you to be responsible for the security of the premises.

Section C – Heating Installations / Engineering

Part 1 – Heating Installations

Notes

This provides insurance of low-pressure boilers and central heating systems against Accidental Damage, Explosion and Breakdown. High pressure boilers and other plant should be covered under the separate engineering insurances mentioned in Part 2 of this Section, which are provided by a separate Insurer.

Whilst it is still your duty to maintain these boilers/systems for safety purposes, a maintenance contract will take care of general running and condition of the plant. It is very unlikely however, that the maintenance agreement will cover any costs of failure of or damage to the boiler and its system.

This section provides an option to cover boilers (except boiler systems where the internal pressure is due to steam, or where it is designed to work above 100ºc that require a statutory inspection, as defined in see Part 3) and ancillary equipment against Accidental Damage, Explosion and Breakdown.

Lifts and Other Lifting Equipment
Lifts and other lifting equipment are normally included in the buildings sum insured even when insured separately under Part 2 – Engineering.

Statutory Requirement
There is a legal requirement to arrange for the periodic inspection of the following plant:

i. lifts and Lifting Equipment.
ii. any pressure vessel where the internal pressure exceeds 250 Bar x litres (e.g. a vessel of 250 litres capacity working at 2 Bar is 500 and so requires a periodic inspection whereas a 100 litres capacity vessel working at 2 Bar is 200 and does not require inspection).
The capacity and Bar are normally shown on a plate on the vessel.
iii. any boiler system where the internal pressure is due to steam, or where it is designed to work above 100ºc.
iv. any air conditioning system where the compressor is 25kw or more.

To arrange these inspections, plus insurance if required, as set out in Part 2 – Engineering, please contact sagic.

Definitions (Applying to Section C – Part 1 only)

Heating Installations
The water heating boiler and storage cylinder including their connecting piping, radiators and calorifiers used for domestic water heating and/or central heating in the Premises, including electrical equipment connected thereto.

What is covered under Section C – Part 1

If during the Period of Insurance the Insured Property described above and /or more specifically in your Schedules under this Section suffers damage caused by any Insured Event detailed below, we will pay in accordance with the terms of this Section the cost of repairing the damage or, if damaged beyond repair, replacement as new.

If the words “Not Insured” appear in this Section of the Schedule, this coverage does not apply to the Premises insured by this Policy.

Insured Events Under Section C

Sudden and unforeseen damage to the Heating Installation.

What is Not Covered Under Section C – Part 1

In addition to the exclusions detailed in the part of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

Excess
In respect of each and every loss arising out of one event, we shall not be liable to pay the first £100 for damage caused by any insured event under this section of the policy,

Damage caused by or resulting from:

i. wear, tear, corrosion, rust, deterioration, depreciation or other gradually operating cause.
ii. the Insured Property not being serviced and maintained by a competent engineer on a regular basis in accordance with the manufacturers recommendations.
iii. scratching or denting of painted or polished surfaces.
iv. to an intentional act or willful neglect by You.
v. the direct application of a tool.
vi. covered by or specifically excluded from Section A above.
vii. any safety or protective device due to its functioning.
viii. any inspection, modification, maintenance, repair, pressure tests or testing of any kind.

Loss of Use
Loss of use of the heating system or any other consequential loss.

Conditions Applying to Section C – Part 1

In addition to the conditions detailed in the part of the Policy entitled "General Conditions" as far as they may apply, the following conditions apply to this Section:

Limit of Liability
The maximum amount payable during any Period of Insurance under this Section is the Sum Insured shown under Section B.

Part 2 – Engineering

Notes

This coverage provides statutory inspection and limited insurance cover for items of plant that require statutory inspection. This cover is provided by another Insurance Company, details of which are provided on Your Schedule.

A full copy of the policy wording is available upon request.

Engineering Inspection
Items of plant requiring periodic statutory inspection are any of the following in a Salvation Army owned or occupied property, including quarters (but see the paragraph below entitled 'What if we are not the Owner?'):

i. Lifts and Lifting Equipment comprising:
   a. Any powered or manual lift or lifting appliance used for lifting people, including:
      passenger lifts and lifts used for both passengers and goods
      wheelchair lifts, stair lifts and platform lifts
      window cleaning equipment and hoists
      minibus tail lifts and cherry pickers
      lifting appliances (including bed, bath or other hoists or slings)
   b. Any other powered or manual lift or lifting appliance, not used for lifting people, such as:
      goods only lifts
      fork trucks and attachments
      manual lifts
      hoists
      lorry cranes or hoists

slings and winches (including winches for chandelier or other ceiling items).

ii. Lifts and Lifting Equipment comprising:
    a. Any pressure vessel where the internal pressure exceeds 250 Bar x litres (e.g. a vessel of 250 litres capacity working at 2 Bar is 500 and so requires a periodic inspection whereas a 100 litres capacity vessel working at 2 Bar is 200 and does not require inspection). The capacity and Bar are normally shown on a plate on the vessel.

iii. Any boiler system where the internal pressure is due to steam, or where it is designed to work above 100ºc.

iv. Any air conditioning system where the compressor is 25kw or more. If you are in doubt about an item requiring an inspection, you should contact sagic.

What if we are not the Owner?

It is normally the building owner who is responsible for ensuring that statutory inspections are carried out. If you are an owner occupier, then this causes no confusion.

If, however, you are the occupier and do not own the buildings, you should read your lease or rental agreement to ascertain where the responsibility lies. If the lease/rental agreement is silent on this point, check with your landlord that he is arranging the inspections.

If you are the owner of a building that is leased or rented to another party, it is likely that you are responsible for arranging the inspections. First check what the lease/rental agreement says; if it makes the tenants responsible, check that they have arranged the inspections. Similarly, if the lease is silent on the subject and you are not currently arranging the inspections, check to ascertain whether the tenant has arranged them.

Legal Requirements

Statute and regulation require that certain items of plant, as indicated above, have a periodic examination (known as an 'inspection') carried out by an engineer (known as the 'Competent Person'), who issues the appropriate statutory certificate.

It is illegal to use an item that is subject to a statutory inspection if the certificate is out of date or there is not one. Brand new items come with a certificate covering the first statutory period, but you should advise sagic immediately of a new item so we may add it in to the insurer's system so that an inspection can be carried out at the appropriate time.

The valid certificate will: -

i. Identify the item or items of plant and the address.

ii. Give the date of this inspection and the date when the next inspection is due.

iii. Detail any 'statutory defects' which must be rectified immediately or within a specified time to allow the item to continue to be used, referred to as 'Defects which could cause a danger to persons' in the certificate.
Any statutory defect shown on the certificate is subject to a legal requirement that the Competent Person sends a copy to the Local Authority Health and Safety authority within 28 days of the inspection.

In some cases a statutory defect may require the user to ensure that the item of plant is taken out of service immediately. It cannot be returned to use until the defect has been rectified.

The Local Authority can then take action as it sees fit, including issuing a notice not to use the item until the defects are rectified to its satisfaction.

Consequently, any such defects must be rectified within the specified time stated in the certificate. Failure to do so may result in criminal and civil proceedings and may invalidate the Public Liability insurance in connection with any injuries resulting therefrom.

iv. Detail any recommendations or observations, referred to as category C or D defects.
Although these are not 'statutory' within the context of the regulations, they should be implemented for health and safety reasons. Failure to correct these could result in them

being used against The Salvation Army should an incident occur that results in injury, and prosecution ensues.

The courts and your Legal Liability insurers would also refer to these in the event of a claim, when awards were being considered.

What you must do
Advise sagic immediately you become aware of any item of plant that requires a statutory inspection but that is not currently being inspected.

You must make the item or items available for inspection as requested by the Competent Person well within the time to avoid loss of a current certificate. Failure to do so will constitute a breach of regulation which could result in a fine and, if bodily injury to a third party were to result, could lead to the liability insurers refusing to indemnify The Salvation Army in respect of any award of damages.

Keep the statutory inspection certificates readily available on site for reference, should your premises be subject to a review by your local Health and Safety Authority.

Other Compliance Issues
A copy of all certificates is made available to Property Department at THQ who monitor statutory defects. They will contact you to ensure rectification is carried out. Most other defects fall into the category of maintenance and you should contact your maintenance company to get them to do the work.

The period between inspections is determined by the legal regulation applying to the plant item. In the majority of cases it is either 6 or 12 months, but this period may be reduced, or in some cases, increased, should the competent person recommend it. As mentioned above, the certificate will tell you when the next inspection is due.

The engineer should contact you to arrange the inspection as the due date approaches. However, the onus on having the inspection carried out to time rests, in law, with the owner or user of the plant, so you should contact sagic if you have not heard from the insurance company engineer by the due date.

The inspection contract is arranged via a specialist insurance company as it is considered poor practice to have the statutory inspections carried out by the company that maintains the plant owing to the conflict of interest that could arise.

Limit of Indemnity
Claims are dealt with on the basis of replacement as new up to a maximum of £500,000 in respect of any one claim.

Claims Procedures
All claims under this section should be notified to sagic on 0300 030 1865 or via email to claims@sagic.co.uk.

If you need to contact Allianz directly then please use the following contact details:
Allianz Engineering, Construction & Power
Tel: 01483 265825
Email: claims@allianzengineering .co.uk

Excess
Each claim is subject to an excess of £250.

The Inspection Contract is subject to VAT at the current rate and the Insurance cover is subject to IPT at the current rate.

Section D – Glass

Notes

This is an optional cover for glass in windows, doors etc.

If the Buildings are insured under Section A glass is already covered for the standard insurance perils, this section extends the cover to include Accidental Damage to glass in windows, doors etc.

If you rent the Buildings this cover will provide cover for glass against any physical cause not excluded under "What is not covered under Section D" below.

If premises need to be secured due to a glass breakage please contact Property Department on their usual emergency number.

Definitions (Applying to Section D only)

Glass
All glass installed in the Premises stated in Your Schedule

What is covered under Section D

If during the Period of Insurance the Insured Property described above and/or more specifically in Your Schedules under this Section suffers damage caused by any Insured Event detailed below, We will pay in accordance with the terms of this Section for the cost of the Damage, including any costs incurred in boarding up.

If the words "Not Insured" appear in this Section of the Schedule, this coverage does not apply to the Premises insured by the Policy.

Insured Events Under Section D

Breakage of glass, including frames damaged at the same time, due to an insured event under Section A – Buildings & Contents or from any accidental cause.

What is Not Covered Under Section D

In addition to the exclusions detailed in the part of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

Excess
In respect of each and every loss arising out of one event, we shall not be liable to pay the first £100 for damage caused by any insured event under this section of the policy.

Empty or Disused Premises
Glass at any premises which are empty or not in use.

Damage caused by or resulting from:

i. chipping, scratching, wear and tear or any other gradually operating cause.
ii. mechanical or electrical breakdown.

Section E – Deterioration of Stock

Notes

Excess
No excess applies to this cover.

Definitions (Applying to Section E only)

Stock
Stock and materials in trade whether belonging to You or held in Your care and for which You have accepted responsibility for in connection with Your Business at the Premises, which is kept in a refrigerating or deep freeze plant.

What is covered under Section E

If during the Period of Insurance the Insured Property described above and /or more specifically in Your Schedules under this Section suffers damage caused by an Insured Event detailed below, We will pay in accordance with the terms of this Section for the cost of the Damage.

If the words "Not Insured" appear in this Section of the Schedule, this coverage does not apply to this Policy.

Insured Events Under Section E

The cost of replacing Stock where Damage has been caused by:-

i. rise or fall in temperature
ii. contamination from refrigerant or refrigerant fumes.

What is Not Covered Under Section E

In addition to the exclusions detailed in the part of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover damage:

Damage caused by or resulting from or to:-

i. the deliberate act of the power supply authority or the withholding or restricting of power by the authority.
ii. any willful act or willful neglect by You.
iii. Stock in any refrigerating or deep freeze plant that is over 10 years old.
iv. the refrigerating or deep freeze plant itself.

Conditions Applying to Section E

In addition to the conditions detailed in the part of the Policy entitled "General Conditions" as far as they may apply, the following conditions apply to this Section:

Limit of Liability
The maximum amount payable during any Period of Insurance under this Section is the Sum Insured shown in the Schedule for this Section.

Maintenance Contract
If the freezer or refrigerator is not a domestic appliance then it is a condition precedent that a maintenance contract is in force under which regular preventative maintenance is undertaken.

Further Damage
In the event of a claim or possible claim under this Section the Insurers will not be liable for further Damage relating to the defective refrigerating or deep freeze plant until it has been repaired satisfaction.

Section F – Money

Notes

This optional cover insures against loss of Money belonging to The Salvation Army. Please see the Money Guidance Notes at the end of this Section. The cover available varies according to schedule / facility type.

Excess
No excess applies to this cover.

Special Event
When money is being handled from a Special Event the limits a, c, e, f, g, & i below are trebled in respect of the money collected during that event. Special Events are:

- Carolling
- Self-Denial Missionary Appeal
- The Big Collection (Annual Appeal)
- Concerts and performances.

Definitions (Applying to Section F only)

Money
Coins, bank and currency notes, postal orders, money orders, securities for money, crossed bankers drafts, unused postage stamps, unrecorded cheques received, travellers cheques, National Savings stamps and certificates, premium bonds, luncheon vouchers, charity and consumer redemption vouchers, gift tokens, credit and debit card sales vouchers, Giro payment orders, Value Added Tax purchase vouchers, luncheon vouchers, gift tokens and unused credit on postal franking machines all belonging to you or for which you are responsible.

Money in Transit
Transit means whilst the money is being transported directly between:

i. any of the Premises specified as covered by your schedule in respect of items a, b, and c below and/or
ii. any of these Premises and a bank and/or
iii. any of these Premises and any other Salvation Army Premises.

Recorded Cheques
Cheques that, as soon as they are received, are recorded electronically or in a book for that purpose and that is not kept with the cheques. The record must include the name and address of the payer and the value of the cheque.

Unrecorded Cheques
Unrecorded Cheques are those that have not been recorded immediately upon receipt in the way described in "Recorded Cheques".

What is covered under Section F

Loss of Money as described above and/or more specifically in Your Schedules under this Section arising out of any Insured Event detailed below within the Territorial Limits. We will pay in accordance with the terms of this Section for the loss.

If the words "Not Insured" appear in this Section of the Schedule, this coverage does not apply to this Policy.

Insured Events Under Section F

a. In the home of an officer or Employee as stated on your schedule.
b. In the home of any other person, officer or Employee only if specifically stated on your

schedule with a limit defined.

c. In the Premises whilst in the custody and presence of any person as defined in limit c of this section of your schedule.
d. In the Premises whilst not in the custody and presence of any person as defined in limit c of this section of your schedule, but there is no cover for money left in the till of a charity shop.
e. In transit as defined in your schedule.
f. In a locked safe bolted to the Premises.
g. In the locked safe bolted to the Premises and named in the Insurance Schedule.
h. Any other loss of money but there is no cover for money left in the till of a charity shop.
i. Recorded cheques, in addition to limits (a) to (e) above.
j. Damage to the Safe or Strongroom in the course of a theft of money that is covered under this Section.

What is Not Covered Under Section F

In addition to the exclusions detailed in the part of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover loss caused by or resulting from:

Unexplained Shortages
Unexplained loss or disappearance or inventory shortage or shortage due to error or omission.

Fraud or Dishonesty
Fraud or dishonesty of Your Employees, unless discovered within 30 days of the occurrence.

Intentional Causes
Intentional causes, at Your direction or with Your knowledge.

Other Policies
Recoverable under any other Policy, except for a proportionate share.

Shop Premises Overnight
Money left overnight on any shop Premises unless contained in a locked safe.

Unattended Vehicles
Theft from unattended road vehicles, other than from a locked concealed luggage boot, or concealed luggage compartment by forcible and violent entry and provided: all doors, windows and other openings are left closed, securely locked and properly fastened, and all security devices installed in the vehicle are in operation.

Transit
Transit other than by You or a recognised security provider.

Post
Transit by post.

Conditions Applying to Section F

Cheques
In the event of a loss involving cheques you are required to do everything practicable to obtain a replacement from the payer.

Money in Transit
Where Money in Excess of £5,000 is in transit as covered by Limit (e), then for each £5,000 or part thereof above £5,000 the Money must be accompanied by at least one additional adult person of at least 16 years of age and physically capable of taking appropriate action to avoid loss of the money (without placing themselves at risk of personal injury) and/or injury to themselves in the case of an attempted robbery.

- The Money must be divided equally between the persons escorting it.
- When determining the number of persons required to escort the Money, the value of Recorded Cheques need not be taken into account.

Collectors
Money in the care of collectors must be delivered to the Premises or to the bank or post office within 24 hours of receipt.

Records
You shall keep a complete record of Money in Transit and on the Premises and such record shall be kept in a place other than with the Money.

Limit of Liability
The maximum amount payable during any Period of Insurance under this Section is the Sum Insured shown in the Schedule for this Section. Each Insured Event (a-j) will have a specific individual limit and this is the maximum amount payable for each event.

Warranties Applying to Section F

Fire and Intruder Alarm
It is warranted that when a fire and/or an intruder alarm system is installed in a Building at the Premises:

i. Each system shall be installed in accordance with an agreed specification and no alteration or variation of each of the systems or any structural alteration to the Buildings, which would affect the systems, shall be made without Our written consent.
ii. Each system shall be maintained in full and efficient working order at all times and be serviced under maintenance contracts and immediate notice of any apparent defect in either of the systems or their signaling shall be given to the maintenance contractors.
iii. The intruder system shall be tested and set whenever the alarmed portion of the Premises is not attended by You or any person authorised by you to be responsible for the security of the Premises, provided that any detection devices and their circuits connected for continuous protection shall be fully operative at all times.
iv. You must tell us immediately of any notice from the Police or a security organisation that intruder alarm system signals may be or will be disregarded.

Keys
You must:

i. remove from the Premises all keys to the exit doors and safes or strongrooms, including duplicate keys, details of combination lock numbers, electronic pass codes and letters and numbers relative to safes, strongrooms or intruder alarms whenever the Premises are closed or left unattended.
ii. ensure that such keys are kept on the person of a responsible individual or individuals or kept in a locked receptacle at other times.

Security
It is warranted that all protective devices including locks and bolts fitted to Buildings at the Premises be brought into use whenever the Premises are not attended by You or by any person authorised by You to be responsible for the security of the Premises.

Guidance Notes Applying to Section F

Money Limits for DHQ/ Corps/ Charity Shops

The cover available varies according to schedules / facility types:

	DHQ Cover	Limit
(a)	In the quarters of any DHQ officer, in the home of any DHQ Employee and in the home of any appointed Special Collectors who are authorised by the Divisional Operations Board to hold cash	£3,000
(b)	No cover for money in the home of any other person	£ NIL
(c)	In the DHQ when the money is in the custody and presence of any of the persons mentioned in (a) above	£3,000
(d)	In the DHQ other than in (c) above	£250
(e)	Theft whilst in Transit (including in a Bank Night Safe), only whilst directly: i. between the DHQ and the home of any person detailed in (a) above or ii. between the homes of any persons detailed in (a) above or iii. to or from a bank	£3,000
(f)	Whilst in any locked safe bolted to the Premises	£3,000
(g)	Whilst in any locked safe bolted to the Premises and named in this schedule	Limit as shown in the insurance schedule
(h)	Any other loss of money	£250
(i)	Recorded Cheques (limit in addition to those above)	£20,000
(j)	Damage to the Safe or Strongroom in the course of a Theft	£3,000
	PREMIUM	**£20.00**

	Corps Cover	Limit
(a)	In the quarters of the CO, the home of a local officer, or other person named in the Schedule having been agreed by sagic	£3,000
(b)	In the home of any other authorised Salvationist, including in transit	£300
(c)	In the Salvation Army Hall whilst the money is in the custody and presence of an Officer, Local Officer or authorised Salvationist.	£3,000
(d)	In the Salvation Army Hall other than in (c) above	£250
(e)	Theft whilst in Transit (including in a Bank Night Safe), only whilst directly: i. between the Hall and the home of any person detailed in (a) above or ii. between the homes of any persons detailed in (a) above or iii. to or from a bank	£3,000
(f)	Whilst in any locked safe bolted to the Premises	£3,000
(g)	Whilst in any locked safe bolted to the Premises and named in this schedule	Limit as shown in the insurance schedule
(h)	Any other loss of money	£250
(i)	Recorded Cheques (limit in addition to those above)	£20,000
(j)	Damage to the Safe or Strongroom in the course of a Theft	£3,000
	PREMIUM	**£20.00**

	Charity Shop Cover	Limit
(a)	In the home of the shop manager or any other person named in the insurance schedule.	£3,000
(b)	No cover for money in the home of any other person unless stated in the schedule.	£ NIL
(c)	In the shop Premises while the shop is open and the money is in the custody and presence of a responsible Employee or volunteer.	£3,000
(d)	In the shop Premises while the shop is closed, but money to be in a locked drawer or cupboard BUT NOT THE TILL.	£250
(e)	Theft whilst in Transit (including in a Bank Night Safe), only whilst directly:	£3000

	i. between the shop and the home of the shop manager or that of any other person stated in the schedule or ii. between the homes of any persons detailed in (a) above or iii. to or from a bank	
(f)	Whilst in any locked safe bolted to the Premises	£3,000
(g)	Whilst in any locked safe bolted to the Premises and named in this schedule	Limit as shown in the insurance schedule
(h)	Any other loss of money	£150
(i)	Recorded Cheques (limit in addition to those above)	£20,000
(j)	Damage to the Safe or Strongroom in the course of a Theft	£3,000
	PREMIUM	**£20.00**

Additional Information Applying to Limits for Money Cover:

i. Non-accumulation of limits
If there is money cover under more than one schedule for a particular person, location or safe, the limits for that person, location or safe are not cumulative so only the highest limit will apply.

ii. The cover for Corps under (a)
If the CO is not occupying Salvation Army quarters, then the limit applies to the CO's home. sagic is prepared to consider adding specific persons to the list in certain circumstances, e.g. when there is no Corps Treasurer.

iii. The cover for Corps under (b)
The term 'authorised Salvationist' refers to a person who attends the Corps and has been authorised by the CO and Corps Council to hold money on behalf of the Corps.

iv. The cover under (c)
The cover in (c) above only applies when one of the responsible persons mentioned is actually in the room where the money is being handled and can exercise control over it. If the money is left without a responsible person being in the room, the limit reverts to (d) above.

v. The cover in respect of Money in Safe (Safe bolted to the premises)
The cover for Money in Safe under (f) & (g) above applies only when the safe is bolted to the premises. If the safe is not bolted to the premises then the 'Any other loss of money' limit under (h) will apply unless specifically agreed by sagic and shown on the Insurance Schedule.

vi. Limits available under (f)
The safe limit of £3,000 under (f) above applies to any safe that is bolted to the premises. It is not necessary to obtain sagic's prior approval for the safe.
If a higher limit is required, this is dealt with under (g), see below.

vii. Limits available under (g)
The normal maximum limit allowable under (g) is £3,000 provided sagic rates the safe as adequate for that limit. Higher limits are available subject to sagic's rating of the adequacy of the safe. If a higher limit is needed, it is likely that other limits will also require amendment and this may result in a higher premium.

When agreeing Limits for (g) above, a completed Money Insurance Safe Questionnaire will be required by sagic. The safe questionnaire can be found here - https://sagic.co.uk/safe-questionnaire/

viii. The cover under (j)
The claim will be settled on the basis of the cost replacement of repair on a like for like basis, not exceeding the limit shown.

General Guidance Note for Handling Money
The following guidance notes apply to all sections of this money cover:

i. Money is an important asset of The Salvation Army and great care must be taken to avoid either loss or theft.
ii. When handling money, adequate precautions must be taken to protect the cash and the people handing it.
iii. The cover provided by the Special Events increase in limit under Subsection 1 above should not be a reason for delaying the banking of money. Once the money has been paid into the bank it ceases to be at the Corps'/DHQ's risk.
iv. Sagic expects appropriate precautions to be taken, including:
    a. The person(s) taking money to the bank should be an adult/adults (i.e. at least 16 years of age) and physically capable of taking appropriate action to avoid loss of the money (without placing themselves at risk of personal injury) and/or injury to themselves in the case of an attempted robbery.
    b. Wherever possible, vary the route taken to and from the bank and/or the timing of banking or use two or more people to carry the money with the cash divided equally between them.
    c. The insurance requires transit to be direct between the Hall and the home of any person detailed in Limit (a), between the homes of any persons detailed in Limit (a) or to or from a bank, so do not include other activities such as shopping, house visiting or sightseeing or the like whilst the money is in your possession, as cover will not apply.
    d. If confronted with a real risk of physical violence, hand over any money rather than suffer personal injury.

Guidance for the Purchase of a Suitable Safe
The following guidance will assist in selecting the appropriate safe:

i. Decide on the maximum amount of money from all activities that you wish to hold on a weekly basis (think ahead to future needs also, coin can be bulky).
ii. Consider whether you wish to store any other 'valuables and records' in the safe, e.g. marriage and other registers, books of account, soldiers' rolls, etc. Safes come in various standard sizes but you must consider the inside size, not the external dimensions.
iii. Consult your local locksmith/safe specialist (preferably a member of the Master Locksmiths Association (MLA)), with your needs and measurements. It is unlikely that a 'safe' on sale at your stationers, DIY Store, Cash & Carry, Argos, etc. will be adequate for the job.
iv. Check that the safe can be bolted/anchored to the building, as only a modest limit is available for safes not secured in this way.
v. When you have identified a safe, check with sagic to ensure that its security rating is adequate for your needs by supplying the Manufacturer's name and type or number; especially if the safe only complies with EN1143 Grade 0. sagic may not agree with the security limit quoted by the manufacturer or retailer: the only way to be sure of an adequate limit is to ask sagic.
vi. Combination safes are a good alternative to key operated safes, especially when the holding of keys presents difficulties. However, do not buy a very cheap safe as most of them are not up to the job. It is best to purchase an electronic combination safe that has a readable memory and multiple combinations. Each person can be allocated a combination, so you know who opened the safe and when, also a combination can be deleted when the person leaves nor is no longer handling money.
vii. For combination safes the code must be changed immediately after purchase per the instruction booklet. Do not use a number sequence that can easily become known, e.g. date of birth, Telephone No. or easy sequence such as 2-4-6-8.
viii. The combination code should be known only to those with authorised access. If the safe operates on a different code or codes for each person, codes must not be revealed to any other person. Furthermore, the combination code must not be written down (except a master copy held off-site), or marked anywhere, nor given to any other person.
ix. The combination code must be changed if you suspect that it has become known to others. Change the code, (or deactivated in the case of multiple codes) whenever a person with authorised access ceases working at your premises.

To arrange cover once the safe has been chosen, please submit a completed Money Insurance Safe Questionnaire.

Section G – Personal Accident

Notes

Types of Covers available
There are four main categories of Personal Accident cover available to Corps/DHQ/Charity Shop staff:

i. Cover for all full time paid employees in a Community Service role or who are running a Charity Shop (this cover is Mandatory)
ii. Cover for any other paid employees or volunteers who are not part of a Corps fellowship (this cover is Optional)
iii. Cover for officers, soldiers and employees working at DHQs (a flat premium for all staff at DHQ; this cover is Optional and available only for DHQ schedules)
iv. Cover for officers, soldiers or other corps members who are part of the Corps fellowship (a flat premium for all members of the fellowship; this cover is Optional and available only for Corps Hall schedules - not charity shops)

Additional Guidance Notes
Please see the Personal Accident Guidance Notes at the end of this Section. The levels of cover available varies according to the categories above.

Definitions (Applying to Section G only)

Insured Person
Any directors, partners, Employees or volunteers under 80 years of age.

Permanent Disablement
Meaning total and absolute disablement, which prevents the Insured Person from attending to gainful employment and, having lasted a continuous period of 104 weeks, is beyond hope of improvement.

Temporary Disablement
Meaning disablement which totally prevents the Insured Person from attending to, or engaging in, a substantial and essential part of their normal gainful employment at the date of the incident when the accidental bodily injury occurred.

What is covered under Section G

If during the period of insurance any Insured Person described as being covered by this Section and/or your Schedules sustains accidental bodily injury resulting in an insured event detailed below, as varied by your Schedules, we will pay benefit in accordance with the terms of this Section. Benefits are only payable in accordance with this Section G and only where the accidental bodily injury is sustained by an Insured Person in the course of their employment by you.

Insured Events Under Section G

An Insured Event for the purpose of this Section G is any accidental bodily injury first sustained by a Beneficiary during the period of insurance which is caused by external means and which within 104 weeks from the date of the incident when the accidental bodily injury results in:

a. DEATH of the Insured Person.
b. LOSS of the Insured Person's EYES or LIMBS, meaning:
    i. Permanent total and irrecoverable loss of sight or ability to perceive light in one or both eyes
    OR
    ii. Permanent loss of use (by physical severance or otherwise) of one or both hands at or above the wrist or one or both feet at or above the ankle.
c. PERMANENT TOTAL DISABLEMENT
d. TEMPORARY TOTAL DISABLEMENT
e. DAMAGE TO CLOTHING AND PERSONAL EFFECTS belonging to the Beneficiary arising at the

same time and out of the same cause as a claim under (a) to (d) above.

Benefits Payable Under Section G

In the event of a claim for an Insured Event the benefit payable shall be calculated as follows:

i. Capital benefits, in the event of death, loss of eyes or limbs or permanent total disablement the relevant sum shown in Section G of your Schedules.
ii. Temporary Total Disablement, weekly benefits from the date on which the claim is accepted for a maximum of 104 weeks (payable with effect from the date of the incident when the accidental bodily injury occurred) in an amount equal to the lesser of:
    a. the Insured Person 's average net weekly basic pay from their employment or employments during the three months preceding the date of that incident, calculated net of tax and national insurance contributions and
    b. the relevant sum shown in Section G of your Schedules.

For any Insured Person under the age of 16 or over the age of 80 at the date of the incident when the accidental bodily injury occurs benefits (a) to (c) are halved and benefit (d) (Temporary Total Disablement) does not apply.

In all cases cover for damage to clothing and personal effects shall be for an amount sufficient to replace the damaged items up to the relevant Damage to Property limit shown in Section G of your Schedules.

The maximum aggregate amount payable in respect of any one Insured Person is limited to the maximum amount shown in relevant item of Section G of your Schedules.

An Insured Person is entitled to claim under only one policy issued by us to you. If the Insured Person is covered under more than one policy issued by us to you then the maximum amount payable to that Insured Person is the highest amount that the Insured Person is entitled to recover under any one of the policies in force at the date of the incident when the accidental bodily injury occurred.

The benefits payable are also subject to a maximum aggregate limit in respect of all benefits payable to or for all Insured Persons arising out of any one incident under the Personal Accident Section of all policies issued by us to you. That maximum aggregate limit shown in Section G of your Schedules. Where that aggregate limit applies, we shall be entitled to scale down benefits payable to or for the benefit of individual Insured Person at our absolute discretion.

To Whom the Benefit is Payable

The Benefit will be payable:

1. to you in trust for the Insured Person, or
2. at your request, direct to the Insured Person, or
3. in the event of the death of the Insured Person, to you in trust for their personal representative, or
4. in the event of the death of the Insured Person, at your request, direct to their personal representative

in accordance with the relevant amount shown in Section G of the Schedule.

What is Not Covered Under Section G

In addition to the exclusions detailed in the part of the Policy entitled “General Exclusions” as far as they may apply, this Section does not cover injury caused by or resulting from:

Injury sustained whilst not in your employ
Where the accidental bodily injury is not sustained by a Beneficiary in the course of his or her employment by you.

Costs and expenses
In respect of any costs or expenses or losses of any kind incurred or suffered by the Insured or any Insured Person arising out of or in connection with any incident in which bodily injury was suffered by any person.

Resulting from:

i. Criminal Act, any criminal act by the Insured Person.
ii. Self-Injury, intentional self-injury, suicide or attempted suicide, insanity, mental instability or depression by or of the Insured Person.
iii. Civil Commotion, the Insured Person taking part in civil commotion or riot.
iv. War
v. Chemical, Biological or Nuclear Terrorism
vi. Use of Drugs, the use of alcohol or drugs by the Insured Person.
vii. Pre-existing Medical Conditions, any pre-existing physical or mental defects, infirmity or medical condition which ought reasonably to have been within the knowledge and belief of the Insured Person or you.
viii. Pregnancy, childbirth or pregnancy.
ix. Willful Exposure, willful exposure of the Insured Person to needless peril, except in an attempt to save human life or to administer first aid.
x. Dangerous Pastimes, participation by the Insured Person in dangerous sports or pastimes.
xi. Height Limit, work involving the use of ladders or scaffolding or on the exterior of a building more than 6 meters from ground level, unless otherwise stated in your Schedules to the contrary.
xii. Woodworking Machinery, use by the Insured Person of woodworking machinery, unless specifically agreed in the Schedule.
xiii. Tree Surgery, tree felling, lopping, pollarding or topping carried out by the Beneficiary.
xiv. HIV and AIDS, HIV (human immunodeficiency virus) and/or any HIV related illness including AIDS (acquired immune deficiency syndrome) and/or any mutant derivatives thereof however caused.

Sickness
Consisting solely of illness, disease or disorder, mental condition or injury except to the extent falling within the description of Insured Event within this Section G.

Excess
An excess of 2 weeks applies to all claims under Section G, this means any benefit will be paid once this period of time has elapsed.

Conditions Applying to Section G

Medical Expenses
The Insured Person will submit to a medical examination at the request and expense of the Insurers.

Limit of Liability
The maximum amount payable during any Period of Insurance under this Section is the Sum Insured shown in the Schedule for this Section.

Unemployed Persons
The weekly benefit under Temporary total disablement for anyone unemployed at the time of the Insured Event is reduced to £100 per week.

Guidance Notes Applying to Section G

1. Mandatory PA Cover for all full time paid employees in Community Services & Charity Shops:

PERSONS COVERED
All full time paid employees in Community Services & Charity Shops. In this context, Community Services refers to all outreach projects run by the Corps.

Also, this cover only applies to Charity Shop employees if the Charity Shop is covered under the Corps Insurance Schedule. If the Charity Shop is covered under its own schedule, then the cover should be included within that schedule.

NOTE: Part time employees or volunteers in these activities can be included in this section at the discretion of the Corps. However, the same premium applies.

WHEN COVERED
Whilst engaged in any Salvation Army activities organised by the Corps or any section of the Corps.

LEVEL OF COVER & COST – MANDATORY COVER

Benefit	Limit
(a) Death	2 years' salary to a maximum of £50,000
(b) Loss of limb/limbs, or eye/eyes	
(c) Total disablement from working	
(d) Temporary total disablement for a maximum of 104 weeks	75% of gross weekly pay to a maximum of £250 per week
Benefits under section (a), (b) and (c) are halved and (d) does not apply for persons under 80 and under 16 years of age	
Maximum aggregate payable under sections (a) to (d)	£50,000
(e) **DAMAGE TO PERSONAL PROPERTY** happening at the same time as an injury above	
LIMIT PER PERSON	£250

PREMIUM PER PERSON	**£32.00**

2. Optional PA Cover for all other paid employees

PERSONS COVERED
All full time paid employees not included in sub-section 1 above. E.g. hall keepers, play group leaders or other paid employees.

An annual declaration of number of workers is required.

In this subsection, cover only applies to Charity Shop employees if the Charity Shop is covered under the Corps Insurance Schedule. If the Charity Shop is covered under its own schedule, then the cover should be included within that schedule.

NOTE: Volunteers in these activities can be included in this section at the discretion of the Corps. However, the same premium applies.

WHEN COVERED
Whilst engaged in their duties in the course of their employment with The Salvation Army.

LEVEL OF COVER & COST – OPTIONAL COVER

Benefit	Option 1	Option 2	Option 3
(a) Death	£5,000	£10,000	£15,000
(b) Loss of limb/limbs, or eye/eyes			
(c) Total disablement from working			
(d) Temporary total disablement for a maximum of 104 weeks	£ 200 per week	£300 per week	£500 per week
Benefits under section (a), (b) and (c) are halved and (d) does not apply for persons under 70 and under 16 years of age			
Maximum aggregate payable under sections (a) to (d)	£5,000	£10,000	£15,000

(e) **DAMAGE TO PERSONAL PROPERTY** happening at the same time as an injury above. Limit per person	£125	£150	£200

ALL OTHER PAID EMPLOYEES Premium per person	**£2.50**	**£3.00**	**£4.50**

3. Optional PA Cover for Officers, soldiers, employees etc. working at DHQ and Optional PA Cover for Officers, soldiers, etc. at a Corps

PERSONS COVERED
Any officer, soldier, friend (flat premium per location) or other paid employee.

EXCLUDED PERSONS
Excluding:
(a) all full time employees covered under Section G 1. above, who are receiving regular payment for services and whilst engaged in their duties, in the course of their employment with The Salvation Army.
(b) Voluntary workers engaged in decorating or cleaning the hall, when working at a height greater than 20 feet, or when working on scaffolding

NOTE: Cover for volunteers working at heights of over 20 feet or on scaffolding is available on request. A Safe Mission risk assessment will be required in all cases.

WHEN COVERED
Whilst engaged in any Salvation Army activities organised by the Corps/DHQ or any section of the Corps.

LEVEL OF COVER & COST – OPTIONAL COVER

Benefit	Option 1	Option 2	Option 3
(a) Death	£5,000	£10,000	£15,000
(b) Loss of limb/limbs, or eye/eyes			
(c) Total disablement from working			
(d) Temporary total disablement for a maximum of 104 weeks	£ 200 per week	£300 per week	£500 per week
Benefits under section (a), (b) and (c) are halved and (d) does not apply for persons under 70 and under 16 years of age			
Maximum aggregate payable under sections (a) to (d)	£5,000	£10,000	£15,000
(e) **DAMAGE TO PERSONAL PROPERTY** happening at the same time as an injury above. Limit per person	£125	£150	£200

OFFICERS, SOLDIERS ETC., Premium per location	**£25.00**	**£30.00**	**£35.00**

Section H – Business Interruption

Definitions (Applying to Section H only)

Indemnity Period
The period beginning with the occurrence of the Damage and ending not later than the greater of 24 months or the number of months stated in the Schedule during which the results of the Business are affected as a result of the Damage.

Gross Income
The money paid or payable to You for goods sold (less the cost of purchases) and services rendered in the course of the Business either at the Premises or elsewhere.

Increased Cost of Working
The additional expenditure necessarily and reasonably incurred with Our consent.

What is covered under Section H

Loss of Profits
If the property used by You at Your Premises or elsewhere as specified on Your Schedule sustains Damage due to an insured event under Section A – Buildings & Contents or Section B – 'All Risks' causing an interruption of the Business which results in loss of Gross Income We will pay the following amounts up to the maximum Sum insured shown in your Schedules due directly to the said interruption:-

i. The amount by which the revenue (or income) falls short of the revenue (or income) which would have been received during the period of interruption.
ii. Extra expenses incurred during the same period but limited to the amount of loss of income thereby saved.
iii. Professional accountants' charges reasonably incurred for producing and certifying any claim details, which we may require.

Subject to:-

i. Any savings during the period of interruption being taken into account.
ii. Any income You earn conducting the business activities elsewhere during the period of interruption being taken into account.
iii. There being no unnecessary delay on Your part in repairing or replacing the damaged Insured Property.

Rent
If an item on rent is included in your Schedules, we will pay for rent if the Corps/DHQ or any part of them are unfit for occupation as a result of damage caused by an insured event under Section A – Buildings & Contents or Section B – 'All Risks'. The amount we will pay will be the proportion of the sum insured that the period it takes to repair the damage bears to the maximum period of 24 months, or any other period stated in your Schedules, for which rent is insured.

Extension to what is covered under Section H:-
The following the following insured events are included within the Business Interruption cover:-

i. Murder, Suicide or Food Poisoning
   a. Murder or suicide on the premises.
   b. Poisoning caused by food or drink provided by you at the premises.

   The most we will pay is £10,000 any one claim.

ii. Defective Drains or Sanitation, Pest or Vermin
   Defective drains or sanitation, pest or vermin resulting in closure of the premises by the local Health authority.
   The most we will pay is £2,500 any one claim.

iii. Denial of Access

Use of or access to the premises being hindered or denied due to damage by an insured event in the vicinity of the premises.
The most we will pay is £2,500 any one claim.

iv. Bomb Scare and Emergency Action (not applicable to premises in Northern Ireland)
Closure of the premises by a competent authority for a period of more than 4 hours due to:-
   a. bomb scare.
   b. an emergency that could endanger human life or neighboring property.
The most we will pay is £2,500 any one claim.

v. Failure of Supply
Accidental failure of electricity, gas or water supply at the point of connection to the premises or of telecommunications serving the premises. This extension excludes any failure of such supplies due to the deliberate act of the supplier or due to industrial action.
The most we will pay is £10,000 any one claim.

What is Not Covered Under Section H

In addition to the exclusions detailed in the part of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

Damage caused by or resulting from:-

i. arising from deliberate falsification of any records used for Your Business.
ii. due to any cost incurred in the cleaning, repair, replacement, recall or checking of any property or in making any refund.
iii. arising directly or indirectly from
   a. erasure loss distortion or corruption of information on computer systems or other records programs or software caused deliberately by rioters strikers locked-out workers persons taking part in labour disturbances or civil commotions or malicious persons.
   b. other erasure loss distortion or corruption of information on computer systems or other records programs or software unless resulting from an Insured Event under Section A – Buildings & Contents or Section B – 'All Risks'.
   c. accidental breakdown of computer or data processing equipment.

Conditions Apply to Section H

Adequacy of Sum Insured
The Sum Insured for Loss of Profits must be your annual revenue (or income) unless the Indemnity Period shown in your schedule exceeds 12 months, in which case the Sum Insured must be Your income for a period equal to the Indemnity Period. Otherwise, the sum payable in respect of any claim will be reduced in the same proportion as the Sum Insured bears to Your revenue (or income) during the period equal to the Indemnity Period.

Limit of Liability
The maximum amount payable during any Period of Insurance in respect of any item insured under this Section is the Sum Insured shown in the Schedule for this Section.

Section I – Terrorism

Notes

Additional Guidance Notes
Please see the Terrorism Guidance Notes at the end of this Section. The levels of cover available vary according to the categories above.

Definitions (Applying to Section I only)

Insured Property
The property shown as insured in Your Schedule, as defined in Sections A, B, E & H situated in England and Wales and Scotland only, but not the Territorial Seas adjacent thereto and defined by the Territorial Seas Act 1987.

Act of Terrorism
For the purposes only of the cover provided under this Section I – Terrorism, an Act of Terrorism means acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Computer Systems
Means a computer or other equipment or component or system or item which processes stores transmits or receives Data

Data
Means data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Denial of Service Attack
Means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or Computer Systems. Denial of Service Attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other Computer Systems.

Hacking
Means unauthorised access to any Computer System, whether the property of the Insured or not.

Phishing
Means any access or attempted access to Data made by means of misrepresentation or deception.

Virus or Similar Mechanism
Means program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, Computer Systems, Data or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

What is covered under Section I

If Section I – Terrorism is in force and during the period of insurance the Insured Property described above suffers damage at the Premises caused by the Insured Event detailed below, we will pay in accordance with

the terms of this Section for the cost of the Damage.

If the words “Not Insured” appear in this Section of the Schedule, this coverage does not apply to this Policy.

Insured Event Under Section I

An Act of Terrorism, not otherwise excluded, resulting in Damage to the Insured Property

NB Terrorism cover does not apply to Northern Ireland, Isle of Man or the Channel Islands.

What is Not Covered Under Section I

In addition to the exclusions detailed in the part of the Policy entitled “General Exclusions” as far as they may apply, this Section does not cover:

i. anything excluded by the subsection “What is not covered under Section A” as far as they may apply.
ii. any loss or Damage whatsoever occasioned by riot, civil commotion, war invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
iii. any loss or Damage directly or indirectly caused by, contributed to, by or arising from or occasioned by or resulting from;
    a. damage to or the destruction of any Computer System or
    b. any alteration, modification, distortion, erasure or corruption of Data
    in each case where such loss is directly or indirectly caused by or contributed to, by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack.

Conditions Applying to Section I

In addition to the conditions detailed in the part of the Policy entitled “General Conditions” as far as they may apply, the following conditions apply to this Section:

i. The insurance by this section applies only to the property insured under Section A – Buildings & Contents, Section B – ‘All Risks’ and Section E – Deterioration of Stock in so far as it is also included in the schedule applying to Section I Terrorism.
ii. This Section is subject to the conditions set out in Section A – Buildings & Contents, Section B – ‘All Risks’ and Section E – Deterioration of Stock insofar as they can be applied.

Cyber Interference

What is Not Covered Under Section I – iii, b shall not apply if the Insured Event:

i. results directly from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, destruction of, damage to or movement of buildings or structures, plant or machinery other than any Computer System; and
ii. is not proximately caused by an Act of Terrorism in relation to which the relevant organization or any persons acting on behalf of or in connection with that organization are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

The meaning of “Insured Property” for the purposes of this Condition excludes:

i. any Money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatever;
ii. any Data.

Warranties Applying to Section I

All warranties shown under Section A – Buildings & Contents, Section B – 'All Risks', Section E – Deterioration of Stock and Section H - Business Interruption shall apply to this Section.

Guidance Notes Applying to Section I

Important Information
The decision whether or not to purchase Terrorism insurance is made by The Salvation Army Board of Trustees as they are responsible for the protection of the organisation's assets. Therefore, if The Salvation Army has decided to purchase Terrorism insurance, sagic cannot take instructions from individual DHQs or Corps to cancel the cover on one or more locations. Similarly, if The Salvation Army has decided not to purchase Terrorism insurance, sagic cannot take instructions from individual DHQs or Corps to provide cover on one or more locations.

Because the insurance industry is unable to guarantee that it can pay for a very large terrorism incident, an organisation called Pool Reinsurance Ltd was set up to provide the necessary capacity to carry the risk. Pool Reinsurance Ltd is, in turn, backed by the UK Government. To have the backing of Pool Reinsurance Ltd and the UK Government, the insurer providing the Terrorism cover must be a member of Pool Reinsurance Ltd.

Sagic is a member of Pool Reinsurance Limited and can, therefore, provide Terrorism insurance to cover all of The Salvation Army's property.

Unfortunately, in order to have access to the capacity provided by Pool Reinsurance Ltd their premium rates must be applied by sagic, so there is no possibility of reducing the premiums. Furthermore, the UK Government has decided that organisations requiring Terrorism insurance must insure all of their properties and cannot select to insure only those that they perceive to be at risk of a terrorist attack. Consequently, insurance has to be purchased on all Salvation Army properties or none of them.

How is Terrorism Insurance Provided?
Sagic provides the Terrorism cover under a separate Section of the insurance schedule. The insurance is in respect of items covered under Sections A, B, E & H of the schedule will appear in Section I of the schedule.

The insurance must apply to all items of Sections A, B E & H.

Terrorism insurance is only available for property on the mainland of England, Wales and Scotland; it does not apply to Northern Ireland, the Isle of Man and The Channel Islands.

Why is this cover needed?
Terrorism insurance is needed because the main Buildings & Contents/'All Risks' Policy excludes Terrorism as defined; the decision to apply this exclusion has not been made by sagic but is common to the vast majority of insurers operating in the UK and driven by their reinsurers.

Important Exclusions
1. The extension is to cover Terrorism; it does not cover riot, civil commotion, war, invasion, act of foreign enemy (whether or not war has been declared), civil war, rebellion, revolution insurrection or military or usurped power.

2. The extension does not cover damage to computers or any equipment used in connection with them or that processes, stores, sends or receives data, or any data or any computer systems or software, including damage done by hacking or an attack that disables any service transmitting data, or by a virus, Trojan, worm or other programme designed to disable the system or software or corrupt or destroy data.

Section J – Liabilities

Notes

Additional Guidance Notes
Please see the Liability Guidance Notes at the end of this Section.

Policy Number
The Salvation Army's overall Liability Policy has a specific reference number detailed on Your insurance schedule.

Definitions (Applying to Section J only)

Asbestos
Asbestos, asbestos fibres or any derivatives of asbestos.

Aggregate Deductible
The amount specified in The Schedule being the total of all Deductibles that You will be responsible for during the Period of Insurance after allowance has been made for any Non-Ranking Deductible amounts.

Bodily Injury
Bodily injury including death, illness, disease or nervous shock.

Compensation
Damages, including interest.

Computer and Electronic Equipment
All computers, computer installations and systems, microchips, integrated circuits, microprocessors, embedded systems, hardware, and any electronic equipment, data processing equipment, information repository, telecommunication equipment, computer controlled or programmed machinery, equipment capable of processing data and/or similar devices, whether physically or remotely connected thereto.

Data
All information which is

i. electronically stored, or
ii. electronically represented, or
iii. contained on any current and back-up disks, tapes or other materials or devices used for the storage of data including but not limited to operating systems, records, programs, software or firmware, code or series of instructions.

Data Storage Materials
Any materials or devices used for the storage or representation of Data including but not limited to disks, tapes, CD-ROMs, DVDs, memory sticks, memory cards or other materials or devices which may or may not also constitute Computer and Electronic Equipment.

Costs and Expenses

i. Fees for The Insured's legal representation at
    a. any Coroner's Inquest or Fatal Accident Inquiry
    b. proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty
ii. Costs and expenses incurred with Our written consent
iii. Any claimant's legal costs for which The Insured is legally liable in connection with any event which is or may be the subject of indemnity under this Section.

Damage

i. Physical
ii. loss

iii. destruction
iv. damage

including any consequential loss arising therefrom.

Denial of Service Attack

Any actions or instructions with the ability to damage, interfere with, or otherwise affect the availability of Computer and Electronic Equipment or Data, including but not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, and the generation of excess or non-genuine traffic within, between or amongst networks.

Employee

Any person who is

i. under a contract of service or apprenticeship with You
ii. borrowed by or hired to You
iii. a labour master or supplied by a labour master
iv. employed by labour only sub-contractors
v. self-employed
vi. under a work experience, training, study exchange or similar scheme
vii. a voluntary worker, helper, instructor or prospective employee who is being assessed by The Insured as to their suitability for employment
viii. on secondment from another company that is not an insured under this policy
ix. deemed by a Court of Law in the United Kingdom, Channel Islands or Isle of Man to be an employee while working under Your control in connection with The Business
x. an outworker or homeworker when engaged in work on Your behalf.

Excess/Excesses

The amount specified in the Schedule for which You will be responsible and which will be deducted from each and every claim. Such amount shall be deducted from the Limit of Indemnity.

In the event of exhaustion of the Aggregate Deductible then the amount shown in the Schedule as the Non-Ranking Deductible shall be deemed to be the Deductible in respect of all further claims.

Failure

Any partial or complete reduction in the

i. Performance, or
ii. Availability, or
iii. Functionality, or
iv. ability to recognise or process any date or time of any
    a. Computer and Electronic Equipment
    b. electronic means of communication
    c. website.

Loss of Data

Physical or electronic or other loss or destruction or alteration or loss of use, whether permanent or temporary, of or damage to Data, of whatsoever nature, in whole or in part, including, but not limited to, Loss of Data resulting from loss or damage to Computer and Electronic Equipment or Data Storage Materials, including while stored on Data Storage Materials.

Non Ranking Deductible

The amount shown in The Schedule being the amount of the Deductible which will not contribute to the exhaustion of the Aggregate Deductible.

Period of Insurance

From the effective date until the expiry date (both shown in The Schedule) or any subsequent period for which We accept payment for renewal of this policy.

Personal Injury

i. Bodily Injury.

ii. Wrongful
    a. arrest, detention or imprisonment.
    b. eviction.
    c. accusation of shoplifting.

Pollution or Contamination

i. Pollution or contamination of buildings or other structures or of water or land or the atmosphere
and
ii. all loss, Damage to Property and Bodily Injury directly or indirectly caused by such pollution or contamination.

Products Supplied

Anything which is

i. manufactured, sold, supplied, processed, altered or treated
ii. repaired, serviced or tested
iii. installed, constructed, erected or transported by You or on Your behalf and which is no longer in the custody or control of The Insured.

Property

Material property.

Publication

Shall mean any written material produced in the course of the Business.

Terrorism

Any act or acts including but not limited to

i. the use or threat of force and/or violence, and/or
ii. harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.

The Business

Activities directly connected with the business specified in The Schedule including

i. ownership, use and upkeep of Your premises.
ii. canteen, social, sports, educational, and welfare organisations for the benefit of any Employee.
iii. Your first aid, fire, security and ambulance services.
iv. Your participation in exhibitions, trade fairs and conferences.
v. private work by any Employee, with Your prior consent, for You or for any director, partner or Employee of Yours.
vi. repair, maintenance and servicing of mechanically propelled vehicles and plant owned and used by You, sale or disposal of Your own property, goods, and mechanically propelled vehicles.
vii. provision of gifts and promotional material incidental to the business specified in The Schedule.

The Defined Territories

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or offshore installations within the Continental Shelf around such territories.

The Insured

i. You.
ii. Your personal representatives in respect of legal liability You incur.
iii. At Your request
    a. any director, partner or Employee of Yours
    b. the officers, committees and members of Your

1. canteen, social, sports, educational and welfare organisations
2. first aid, fire, security and ambulance services in their respective capacities as such

c. any principal for whom You are carrying out a contract to the extent required by the contract conditions
d. those who hire plant to You to the extent required by the hiring conditions

or the personal representative of any of these persons in respect of legal liability for which You would have been entitled to indemnity if the claim had been made against You.

Each indemnified party will be subject to the terms so far as they apply.

The total amount which We will pay will not exceed The Limit of Indemnity regardless of the number of parties claiming to be indemnified.

The Schedule
The document which specifies details of The Policyholder, Limits of Indemnity, Deductible, Non Ranking Deductible, Aggregate Deductible and any Endorsements and Conditions applying to this policy.

The Territorial Limits
Anywhere in the world in connection with The Business conducted by You from premises within The Defined Territories. We will not provide indemnity in respect of Bodily Injury to any Employee engaged by You outside The Defined Territories for the purpose of work by any such Employee outside The Defined Territories.

The Works
All works completed or to be completed by You or on Your behalf including

i. all materials incorporated or to be incorporated
ii. plant, tools, equipment and temporary buildings used or to be used

for the period during which You are responsible under contract conditions.

Virus or Similar Mechanism
Program code, programming instruction or any set of instructions with the ability to damage, interfere with, or otherwise adversely affect Computer and Electronic Equipment or Data, whether involving self-replication or not, including, but not limited to trojan horses, worms and logic bombs.

We/Us/Our/Sagic
The Salvation Army General Insurance Corporation

You/Your/The Policyholder
The person, persons, company, companies, partnership, partnerships or unincorporated association, named in The Schedule as The Policyholder.

Employers' Liability

What is covered under Section J – Employers' Liability

We will indemnify The Insured against

i. legal liability to pay Compensation, and
ii. Costs and Expenses

in respect of Bodily Injury caused during the Period of Insurance to any Employee arising out of and in the course of employment by You in The Business within The Territorial Limits.

The maximum We will pay is The Limit of Indemnity.

What is not covered under Section J – Employers' Liability

We will not indemnify You in respect of

i. work in or on and travel to, from or within any offshore

a. accommodation, exploration, drilling or production rig or platform.
b. support vessel.

ii. Bodily Injury sustained by any Employee when such person is
a. carried in or upon a vehicle
b. entering or getting on to, or alighting from, a vehicle where any road traffic legislation requires insurance or security.

iii. any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
a. Terrorism
b. any action taken in controlling, preventing, suppressing or in any way relating to (a) above except as stated in **Special Provision - Terrorism** below

In any action, suit or other proceedings where We allege that any consequence whatsoever resulting directly or indirectly from or in connection with (5)(a) and/or (5)(b) above regardless of any other contributory cause or event is not covered under this Section (or is covered only up to a specified limit of liability) the burden of proving that any such consequence is covered (or is covered beyond that limit of liability) under this Section shall be upon You.

Special Provision - Terrorism
Subject otherwise to the terms of the policy Neither of the exclusions in (5)(a) and (5)(b) above shall apply to the Employers' Liability Section but the Limit of Indemnity for the purpose of this Special Provision - Terrorism is limited to £5,000,000 including Costs and Expenses.

Additional Endorsements under Section J – Employers' Liability

Contractual Liability
We will indemnify The Insured in respect of liability for Bodily Injury imposed on You solely by reason of the terms of any agreement provided that the conduct and control of any claim is vested in Us.

We will not provide indemnity in respect of any agreement for or including the performance of work outside The Defined Territories.

Cross Liabilities
We will indemnify each party named as The Policyholder in The Schedule as if a separate policy had been issued to each.

The total amount payable will not exceed The Limit of Indemnity regardless of the number of parties claiming to be indemnified.

Data Protection Act
We will pay all amounts which You become legally liable to pay as damages and Costs and Expenses for Damage or distress arising from proceedings brought against The Insured under:-

i. Section 13 of the Data Protection Act 1998.
ii. Article 82 of the General Data Protection Regulation (Regulation (EU) 2016/679); or
iii. any legislation implementing the General Data Protection Regulation; or
iv. any replacement legislation in respect of any of the foregoing

This indemnity is subject to You being registered In accordance with the Act or having applied for such registration which has not been refused or withdrawn and that You have taken all reasonable care to comply with its requirements.

The maximum We will pay for all claims caused during any one Period of Insurance is £5,000,000.
We will not provide indemnity in respect of

i.
a. Bodily Injury other than as provided by this Clause.
b. Damage to Property.

c. fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement of breach of contract, injurious falsehood or breach of confidence.
d. libel, slander or defamation.

ii. consequential losses.

iii. liability
a. as a result of You having authorised the destruction or disclosure of the data.
b. which could reasonably have been expected to arise as a result of any other deliberate act or omission by You.

iv. any fine or statutory payment.

v. liability which arises solely by reason of the terms of any agreement.

vi. liability in respect of liquidated damages or under any penalty clause.

vii. legal costs or expenses or financial losses in respect of any order
a. for rectification or erasure of data.
b. requiring that data to be supplemented by any other statements.

Legal Expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of

i. legal fees and expenses incurred with Our written consent for defending proceedings, including appeals

ii. costs of prosecution awarded against You which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007.

We will not provide indemnity

i. unless the proceedings relate to an actual or alleged offence committed during the Period of Insurance within The Defined Territories and in connection with The Business.

ii. in respect of proceedings which
a. result from any deliberate act or omission by You.
b. relate to any person other than an Employee.

iii. in respect of any
a. fines.
b. remedial or publicity orders or any steps required to be taken by such orders.

iv. where indemnity is provided by another insurance policy.

Legal Expenses arising from Health and Safety Legislation

We will indemnify The Insured in respect of

i. legal fees and expenses incurred with Our written consent for defending proceedings, including appeals

ii. costs of prosecution awarded against The Insured which arise from any health and safety inquiry or criminal proceedings for any breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 or similar legislation in the Isle of Man or the Channel Islands.

We will not provide indemnity

i. unless the proceedings relate to an actual or alleged act, omission or incident committed during The Period of Insurance within The Defined Territories and in connection with The Business.

ii. in respect of proceedings which
a. result from any deliberate act or omission by You.
b. relate to the health and safety of any person other than an Employee.

iii. where indemnity is provided by another insurance policy.

Our Right of Recovery

The indemnity granted is deemed to be in accordance with the provisions of any law relating to the compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

However, You will repay to Us all sums We would not have been liable to pay but for the provisions of such law.

Payment for Court Attendance
We will compensate You if, at Our request, You, any director, partner or Employee of Yours, is attending court as a witness in connection with a claim for which The Insured is entitled to indemnity.
The maximum We will pay for

i. You, each director or partner is £1000 per day.
ii. each Employee is £500 per day.

Unsatisfied Court Judgments
We will, at Your request, pay any Employee or his or her personal representative, the amount of damages and costs awarded to such person as a result of a judgment which has been obtained for Bodily Injury against any company registered in or any individual domiciled in The Defined Territories and which remain unpaid six months after the date of such judgment.

Payment will only be made where

i. the Bodily Injury was caused during any Period of Insurance to the Employee arising out of and in the course of employment by You in The Business.
ii. the judgment was obtained in a court within The Defined Territories.
iii. there is no appeal outstanding to the judgment.
iv. the Employee, or his or her personal representative, assigns the judgment debt to Us.

Public Liability

Definitions (Applying to Section J – Public Liability only)

The following definitions apply to this Section, in addition to the Policy Definitions at the front of this policy and keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply.

Clean-Up Costs
The costs of Remediation.

Enforcing Authority
Any government or statutory authority or body implementing or enforcing environmental protection legislation within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Remediation
Remedying the effects of Pollution or Contamination as lawfully required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time such remediation commences and shall include the testing for or monitoring of Pollution or Contamination.

The Limit of Indemnity
The maximum amount, stated in The Schedule, which We will pay in respect of any one event or all events of a series consequent on or attributable to one original cause.
In respect of

i. Products Supplied
ii. Pollution or Contamination

the limit of indemnity will apply to the total of all events happening in any one Period of Insurance.

What is Covered under Section J – Public Liability

We will indemnify The Insured against

i. legal liability to pay Compensation
and
ii. Costs and Expenses

in respect of accidental

a. Personal Injury
b. Damage to Property

c. obstruction, trespass, nuisance or interference with any right of way, air, light or water

which arises in connection with The Business and which happens during the Period of Insurance and within The Territorial Limits.

The maximum We will pay is The Limit of Indemnity and any Costs and Expenses.

However, in respect of any claim brought in

i. the United States of America or any territory within its jurisdiction
ii. Canada

the maximum We will pay, inclusive of Costs and Expenses, is The Limit of Indemnity.

What is Not Covered under Section J – Public Liability

We will not indemnify You in respect of

i. the first £250 of all to all claims arising from a single occurrence in respect of damage to third party property for which The Salvation Army is legally liable.
ii. Personal Injury to any Employee arising out of and in the course of employment by You in The Business.
iii. the ownership, possession or use by or on behalf of The Insured of any
    a. aircraft, aerial device or hovercraft.
    b. watercraft exceeding eight metres in length.
    c. motor vehicle, trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation other than
        1. where described in the Motor Contingent Liability Clause.
        2. the loading or unloading of any such vehicle, trailer or plant where indemnity is not provided by another insurance policy.
iv. Damage to Property
    a. which You own or is loaned, leased, hired or rented to The Insured
    b. which is held in trust or in the custody or control of
        1. The Insured
        2. any other party who is carrying out work on Your behalf other than in the circumstances described in the Hired or Rented Premises Clause, the Employees' and Visitors' Personal Belongings Clause or the Buildings Temporarily Occupied Clause.
    c. which requires to be insured under the terms of Clause 6.5.1 of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions.
v. Damage to or the cost incurred by anyone in repairing, removing, replacing, reapplying, rectifying or reinstating
    a. Products Supplied (other than Products Supplied under a separate contract).
    b. The Works.
vi. recalling or making refunds in respect of
    a. Products Supplied.
    b. The Works.
vii. advice, instruction, consultancy, design, formula, specification, inspection, certification or testing performed or provided separately for a fee or under a separate contract.
viii.
    a. the carrying out of any work
    b. any Products Supplied which affects or could affect
        1. the navigation, propulsion or safety of any aircraft or other aerial device.
        2. the safety or operation of nuclear installations.
ix. Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance.
    All Pollution or Contamination which arises out of one incident will be deemed to have happened at the time such incident takes place.
x.
    a. work in or on and travel to, from or within

b. Products Supplied to any offshore
    1. accommodation, exploration, drilling or production rig or platform.
    2. support vessel.

xi. liability imposed on You solely by reason of the terms of any contract conditions or agreement in connection with Products Supplied.

xii. the amount of Compensation, Costs and Expenses shown in the Schedule as applying in respect of each and every Deductible, Non-Ranking Deductible or Deductible Aggregate.

xiii.
a. exposure to
b. inhalation of
c. fears of the consequences of exposure to or inhalation of
d. the costs incurred by anyone in repairing, removing, replacing, recalling, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of Asbestos including any product containing Asbestos.

xiv. any liability arising directly or indirectly from, or in connection with, or consisting of any loss, destruction or damage, Failure or Loss of Data resulting directly or indirectly from or in connection with
a. Virus or Similar Attack.
b. Denial of Service Attack.
c. unauthorised access to or use of Computer and Electronic Equipment.

However We will not exclude any liability in respect of any ensuing accidental Bodily Injury or accidental Damage to Property which is not otherwise excluded.

xv. any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
a. Terrorism
b. any action taken in controlling, preventing, suppressing or in any way relating to
    a. above

except as stated in **Special Provision - Terrorism** below

In any action, suit or other proceedings where We allege that any consequence whatsoever resulting directly or indirectly from or in connection with (14)(a) and/or (14)(b) above regardless of any other contributory cause or event is not covered under this Section (or is covered only up to a specified limit of liability) the burden of proving that any such consequence is covered (or is covered beyond that limit of liability) under this Section shall be upon You.

Special Provision - Terrorism

Subject otherwise to the terms of the policy Neither of the exclusions in (14)(a) and (14)(b) above shall apply to the Limit of Indemnity.

For the purpose of this Special Provision - Terrorism is limited to
a. £5,000,000 in respect of any one event or all events consequent on or attributable to one original cause
b. £5,000,000 in respect of all events happening in any one Period of Indemnity in respect of Products Supplied

or any other amount specified in the policy for Public and/or Products Liability whichever is the lower.

xvi. any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event
a. war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
b. any action taken in controlling, preventing, suppressing or in any way relating to
    a. above.

xvii. Products Supplied which The Insured knew, or could be expected to know would be used within the United States of America or Canada.

xviii. any claim which arises directly or indirectly from or consists of the failure or inability of any

a. electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device
b. media or systems used in connection with anything referred to in a. above

whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date and this includes without any limitation the failure or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of

1. recognising, using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time.
2. the operation of any command or logic which has been programmed or incorporated into anything referred to in a. and b. above.

Additional Endorsements under Section J – Public Liability

Advertising Liability

We will, in respect of any claim made against The Insured during the Period of Insurance or within twelve months of its cancellation provided the cause of the claim occurred during the Period of Insurance, indemnify The Insured in respect of

i. Compensation
ii. Costs and Expenses

as a result of

a. infringement of any titles or slogans used in connection with Publications advertised by The Insured.
b. plagiarism or the breach of any registered design, copyright, slogan, patent rights or other intellectual property rights arising from the contents of any Publication.
c. slander of title to goods.
d. piracy, unfair competition or idea misappropriation under an implied contract.
e. any invasion of the rights of privacy.

All claims arising out of one cause, whether or not all such claims are made against The Insured in the same Period of Insurance, will be treated as one claim.

The maximum We will pay, inclusive of Costs and Expenses, in respect of

i. any one claim
and
ii. the total of all claims in any one Period of Insurance is £1,000,000.

We will not provide indemnity in respect of

i. withdrawing, recalling or replacing any Publication.
ii. liability imposed on The Insured solely by reason of the terms of any contract conditions or agreement other than unauthorised appropriation of ideas based upon breach or alleged breach of the contract.
iii. actions brought in the United States of America or their judgements, wherever enforced.
iv. the failure of the Publication to conform with advertised quality performance or standards.
v. incorrect description or mistake in advertised price.
vi. ten per cent of each and every claim.

Buildings Temporarily Occupied

We will indemnify The Insured in respect of legal liability for accidental Damage to premises (and their contents) temporarily occupied by The Insured for the purpose of carrying out The Business.
We will not provide indemnity in respect of Damage to

i. premises and their contents which You own or are loaned, leased, hired or rented to
   a. The Insured.
   b. any other party who is carrying out work on Your behalf.
ii. The Works.

Legal Expenses arising from Consumer Protection Act 1987 and Food Safety Act 1990

We will indemnify The Insured in respect of

i. legal fees and expenses incurred with Our written consent for defending proceedings, including appeals
ii. costs of prosecution awarded against The Insured which arise from criminal proceedings for any breach of Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990.

We will not provide indemnity

i. unless the proceedings relate to an actual or alleged act, omission or incident committed during the Period of Insurance within The Defined Territories and in connection with The Business.
ii. in respect of proceedings which result from any deliberate act or omission by You.
iii. where indemnity is provided by another insurance policy.

Contractual Liability

We will indemnify The Insured in respect of accidental Bodily Injury or Damage to Property imposed on You solely by reason of the terms of any agreement provided that the conduct and control of any claim is vested in Us.

We will not provide indemnity in respect of any agreement for or including the performance of work outside The Defined Territories.

Cross Liabilities

We will indemnify each party named as The Policyholder in The Schedule as if a separate policy had been issued to each.

The total amount payable will not exceed The Limit of Indemnity regardless of the number of parties claiming to be indemnified.

Data Protection Act

We will pay all amounts which You become legally liable to pay as damages and Costs and Expenses for Damage or distress arising from proceedings brought against The Insured under:-

v. Section 13 of the Data Protection Act 1998.
vi. Article 82 of the General Data Protection Regulation (Regulation (EU) 2016/679); or
vii. any legislation implementing the General Data Protection Regulation; or
viii. any replacement legislation in respect of any of the foregoing

This indemnity is subject to You being registered In accordance with the Act or having applied for such registration which has not been refused or withdrawn and that You have taken all reasonable care to comply with its requirements.

The maximum We will pay for all claims caused during any one Period of Insurance is £5,000,000.

We will not provide indemnity in respect of

viii.
    e. Bodily Injury other than as provided by this Clause.
    f. Damage to Property.
    g. fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement of breach of contract, injurious falsehood or breach of confidence.
    h. libel, slander or defamation.
ix. consequential losses.
x. liability
    c. as a result of You having authorised the destruction or disclosure of the data.
    d. which could reasonably have been expected to arise as a result of any other deliberate act or omission by You.
xi. any fine or statutory payment.
xii. liability which arises solely by reason of the terms of any agreement.
xiii. liability in respect of liquidated damages or under any penalty clause.
xiv. legal costs or expenses or financial losses in respect of any order
    c. for rectification or erasure of data.

d. requiring that data to be supplemented by any other statements.

Defective Premises

We will indemnify The Insured in respect of legal liability for accidental Bodily Injury or Damage to Property arising under

i. the Defective Premises Act 1972

ii. the Defective Premises (Northern Ireland) Order 1975 or the Defective Premises (Landlord's Liability) Act (Northern Ireland) 2001 in connection with any premises which You previously owned or occupied for the purposes of The Business.

We will not provide indemnity in respect of the cost of rectifying any defect or alleged defect in such premises.

Employees' and Visitors' Personal Belongings

We will indemnify The Insured in respect of legal liability for accidental Damage to Employees' and visitors' vehicles and personal belongings which are in the custody or control of The Insured.

We will not provide indemnity where this Property is

i. loaned, leased, hired or rented to The Insured.

ii. stored for a fee or other consideration by The Insured.

iii. in the custody or control of The Insured for the purposes of being worked upon.

Environmental Statutory Clean Up Costs Cover

We will indemnify The Insured against

i. the cost of carrying out Remediation

and/or

ii. paying for Clean-Up Costs

pursuant to a lawful notice or demand served upon The Insured under any environmental protection legislation in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands by any Enforcing Authority provided that such cost or costs arise from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance.

All Pollution or Contamination which arises out of one incident will be deemed to have happened at the time such incident takes place.

The maximum We will pay, including Costs and Expenses, is £2,000,000 in respect of all events in any one Period of Insurance. This forms part of, and is not in addition to, The Limit of Indemnity stated in The Schedule for the Public and Products Liability Section.

We will not provide indemnity

i. in respect of any work (whether preventive or otherwise) in respect of property
   a. which You own or is loaned, leased, hired or rented to The Insured.
   b. which is held in trust or in the custody or control of
      - The Insured
      - any other party who is carrying out work on Your behalf.
   c. which requires to be insured under the terms of Clause 6.5.1. of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions.

ii. in respect of any work involving the reinstatement or reintroduction of flora or fauna.

iii. in respect of any fines or penalties.

iv. in respect of any Complementary or Compensatory Remediation as defined by the Environmental Damage (Prevention and Remediation) Regulations 2009 and any successor and/or amending legislation.

v. in respect of costs of preventing any imminent threat of environmental damage where such costs are incurred in the absence of Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident.

vi. in respect of costs of achieving any improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences.

vii. where indemnity is provided by another insurance policy.

Hired or Rented Premises
We will indemnify The Insured in respect of legal liability for accidental Damage to premises (including fixtures and fittings) within The Defined Territories which are hired, rented or loaned to The Insured in connection with The Business.

We will not provide indemnity in respect of

i. the first £250 of Compensation, Costs and Expenses in respect of such Damage caused other than by fire or explosion.
ii. liability imposed on The Insured solely by reason of the terms of any hiring or renting agreement.
iii. Damage caused by fire or any other peril against which any hiring or renting agreement specifies that insurance is taken out by The Insured.

Legal Expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007
We will indemnify You in respect of

i. legal fees and expenses incurred with Our written consent for defending proceedings, including appeals
ii. costs of prosecution awarded against You which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007.

We will not provide indemnity

i. unless the proceedings relate to an actual or alleged offence committed during the Period of Insurance within The Defined Territories and in connection with The Business.
ii. in respect of proceedings which
    a. result from any deliberate act or omission by You.
    b. relate to any Employee.
iii. in respect of any
    a. fines.
    b. remedial or publicity orders or any steps required to be taken by such orders.
iv. where indemnity is provided by another insurance policy.

Legal Expenses arising from Health and Safety Legislation
We will indemnify The Insured in respect of

i. legal fees and expenses incurred with Our written consent for defending proceedings, including appeals
ii. costs of prosecution awarded against The Insured

which arise from any health and safety inquiry or criminal proceedings for any breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 or similar legislation in the Isle of Man or the Channel Islands.

We will not provide indemnity

i. unless the proceedings relate to an actual or alleged act, omission or incident committed during the Period of Insurance within The Defined Territories and in connection with The Business.
ii. in respect of proceedings which
    a. result from any deliberate act or omission by You.
    b. relate to the health and safety of any Employee.
iii. where indemnity is provided by another insurance policy.

Motor Contingent Liability
We will indemnify You in respect of Your legal liability for accidental Bodily Injury and Damage to Property which arises from any vehicle or trailer attached thereto which is

i. not owned by
ii. not loaned, leased, hired or rented to You nor provided by You and
iii. being used in connection with The Business in The Defined Territories.

We will not provide indemnity

i. in respect of Damage to the vehicle or trailer or goods carried in or on the vehicle or trailer.
ii. while the vehicle is being driven by
    a. You.
    b. any person who to Your knowledge or that of Your representatives does not hold a licence to drive the vehicle unless such person has held and is not disqualified from holding or obtaining such a licence.
iii. where indemnity is provided by another insurance policy.

Overseas Personal Liability

We will indemnify You and, at Your request, any director, partner or Employee of Yours in respect of legal liability for accidental Bodily Injury or Damage to Property incurred in a personal capacity whilst such persons are temporarily outside The Defined Territories in connection with The Business.

We will also indemnify any accompanying spouse and children.

Where You are an individual, this indemnity will also apply to Your personal liability whilst away from Your business premises in connection with The Business but within The Defined Territories.

We will not provide indemnity

i. where liability arises from
    a. any agreement unless liability would have existed otherwise.
    b. ownership or occupation of land or buildings.
    c. the carrying on of any trade or profession.
    d. ownership, possession or use of wild animals, firearms (other than sporting guns), mechanically propelled vehicles, aircraft or watercraft.
ii. where indemnity is provided by another insurance policy.

Payment for Court Attendance

We will compensate You if, at Our request, You, any director, partner or Employee of Yours, is attending court as a witness in connection with a claim for which The Insured is entitled to indemnity.
The maximum We will pay for

i. You, each director or partner is £1,000 per day.
ii. each Employee is £500 per day.

Guidance Notes Applying to Section J – Employers' Liability

Wherever a person is employed (i.e. paid hall keeper or play group worker), there are legal obligations to display at each premises an Employers' Liability Insurance Certificate.

For the purposes of Employers' Liability Insurance volunteers are likely to be regarded as employees and a Court of Law may regard Salvation Army Officers as employees.

Therefore, a certificate should be displayed in all Salvation Army premises other than quarters and unoccupied buildings.

Employers' Liability certificates are issued annually by sagic and are available to download from the sagic Insurance Portal.

The policy cover is to indemnify The Salvation Army against all sums which The Salvation Army becomes legally liable to pay as damages in respect of bodily injury sustained by an employee arising out of his/her employment; plus legal fees incurred with the consent of the Insurer.

Limit

The limits are as shown in the schedule and apply as follows:

Employers' Liability	Limit applies to each occurrence

As all employers are required by law to provide employees with a safe place of work, in the event of injury it is likely that The Salvation Army will have to prove it was not negligent rather than the claimant proving negligence on the part of The Salvation Army.

Furthermore, the employee may still succeed in a claim where safety precautions have been ignored or safety equipment and clothing has not been used, contrary to instructions.

This is especially true if the safety rules or use of safety equipment and clothing has been ignored with little effort on the part of those responsible to enforce the procedures.

Consequently, it is important to ensure that appropriate risk assessments have been carried out and are documented. All job descriptions, training records should be retained.

Guidance Notes - Work Experience

How the Liability covers apply to people on Work Experience
Work experience provided for school pupils and the long term unemployed is accepted as included under the combined liability policy, so there is no need to advise sagic when an individual is undergoing work experience that involves activities already carried out by The Salvation Army.

If, in the course of the duties they are required to perform, a person undergoing work experience negligently injures a third party or causes damage to another person's property, any claim brought against them or The Salvation Army falls within the Public Liability insurance.

The Employers' Liability cover responds if, in the course of those duties the person undergoing work experience:

(a) is injured and makes a claim.
(b) is negligent and injures another Salvation Army employee, who then makes a claim.

It must also be remembered that The Salvation Army will be responsible for the actions and the health and safety of any person undertaking work experience even if they have been referred or supplied by an employment agency or any other body.

What you must do
People under your supervision for work experience have the same rights as other employees to be provided with a safe place and system of work. They may not have been in a workplace for some years or at all, so particular care must be taken with them. Therefore, you must:

a. Carry out a risk assessment of both the work experience job and the person doing it.
b. Provide:
    i. an appropriate induction process, including awareness of all relevant Salvation Army policies.
    ii. all necessary training, ensuring that the person concerned signs the training record to acknowledge that it has taken place.
    iii. any necessary protective clothing or equipment with instruction as to when and how it must be used. You are also responsible for ensuring that they use it.
    iv. appropriate supervision.
c. If working with children is involved, then a DBS check may be essential - no matter how short the period of the work experience or the age of the person undertaking it. Contact the Safeguarding Unit for further guidance

If the Person undertaking Work Experience is a Minor
If the person undertaking work experience is under 18 years of age, it is imperative that you follow the requirements of The Salvation Army's Safe and Sound policy.

Record Keeping
Work experience periods are usually short, but the temptation to cut back on formalities must be resisted. Persons injured in the workplace have three years in which to make a claim (under 18s have 3 years from their 18th birthday). Recent experience indicates that any claims arising from work experience are likely to be made at least 2 years after the event. Therefore, it is important to:

a. Report all accidents in the usual way and note any resultant absence from work. If you have reason to doubt an accident has occurred, record it anyway and include your reasons for doubt plus details of any potential witnesses.
b. Ensure that training records are signed by the trainee as proof that it has been given.
c. Keep Accident Reports, training records, attendance records and absence records for persons undergoing work experience for at least 4 years.

Guidance Notes Applying to Section J – Public Liability

Proof of Public Liability Insurance
Where needed, proof of Public Liability Insurance is available from sagic in the form of the Public Liability insurance certificates which can be accessed online via sagic portal. This should provide proof for the following activities:

- Open Air meetings, including Worship meetings and marching
- Carolling
- Standing Days, House to House Collections, Sales of Literature,
- Fund Collections in Town Centres, Shopping Centres and the like
- Staging and organising meetings, concerts and similar events
- Operation of market stalls and participation in Charity Fairs
- The liability of The Salvation Army only, when involved in other church's activities (e.g. Churches Together)

For other activities, proof of Public Liability Insurance is usually available on request from sagic if required by the owner of the property or venue where any member(s) of The Salvation Army are engaged in a Salvation Army activity. You may be required to provide details of the event, so please have the following information ready when you contact sagic:

(a) The venue
(b) The purpose
(c) The date(s)

Liability of Others
These insurances cannot be extended to cover any non-Salvation Army organisations. sagic can arrange separate insurance for these organisations, on request.

Limits
The limits are as shown in the schedule and apply as follows:

1	Public Liability	***Limit applies to each occurrence***
2	Products Liability	***Limit applies to each occurrence and to the aggregate of all occurrences during the year.***

Conditions
1. An appropriate risk assessment must be carried out and The Salvation Army's rules and regulations must be obeyed, including such policies as Safe & Sound.

2. All reasonable precautions to prevent accidents must be taken

3. Any of the following activities may only be covered when performed under the supervision of persons experienced in the activity concerned and prior confirmation is obtained from sagic:

Aerobics, circuit training, other exercise regimes, racing of any kind (other than on foot), polo, motor cycling, mountaineering, winter sports, potholing, underwater sports, or water skiing

4. If any of the following services are offered, the Division must ensure that the person(s) performing those services have adequate insurance to cover the professional indemnity risk:

Any clinic facilities involving consultation and treatment by any doctor or other medical practitioner, including chiropractics, chiropodists, dentist, osteopaths, opticians, optometrist.

Any treatment or advice offered by homeopaths, herbal or oriental medicine practitioners, acupuncturists, masseurs, aromatherapists and the like or any other practitioner of complementary medicine, Hairdressers and the like.

Professional Indemnity means the liability to a third party for advice or other professional services, whether rendered for a fee or not, resulting in a loss other than bodily injury or damage to property.

5. Any activities that take place on the premises of a third party and/or under their control. It is essential to ensure that the third party has current public and products liability insurance to cover the activities concerned, with a minimum limit of £5,000,000. It is advisable to obtain a certificate similar to that provided by The Salvation Army's liability insurer or a written confirmation from the insurer or insurance intermediary.

Excess
An excess of **£250** applies to all claims arising from a single occurrence in respect of damage to third party property for which The Salvation Army is legally liable.

Section K – Professional Indemnity

Notes

Covered under a Policy placed by sagic with another Insurer as shown in the Schedule (Covered as required).

A full copy of the policy wording and schedule of insurance is available upon request.

1. GENERAL
Professional Indemnity insurance protects the organisation and its employees against claims from 'clients' for compensation because of problems with professional advice, services or work, including claims for error, omission or professional neglect.

Few Corps activities need this cover, although it is required for such activities as Debt Counselling and the like or if the Corps undertakes an activity that is funded by a local authority and the funder requires professional indemnity insurance to be in place.

2. AVAILABILITY
The Salvation Army has purchased a Professional Indemnity policy covering most professional activities likely to be undertaken by Corps. If you require cover, please contact sagic immediately in case your activity needs to be referred to underwriters.

3. IF PROFESSIONAL INDEMNITY INSURANCE IS ALREADY IN PLACE
If you are buying Professional Indemnity Insurance from another source, you should contact sagic as soon as possible to ascertain whether your professional exposures can be included in the main policy, which has competitive terms.

4. THE INSURANCE SCHEDULE
The Professional Indemnity insurance schedule is in addition to the main insurance schedule. It shows the name of the insurer and policy number; describes the cover, limits, excess, professional business insured and premium.

5. THE COVER
Please refer to sagic for full details of the cover that is in force.

6. THE LIMITS
The limits insured, and some sub-limits that apply to parts of the cover, are shown on the schedule and apply to each and every claim that is attributable to the same acts, errors or omissions or series of acts, errors or omissions arising from the same original cause.

7. THE EXCESS
A sizeable excess applies to each and every claim and is shown in your schedule.

8. THE PROFESSIONAL BUSINESS
The schedule shows your activities covered by the Professional Indemnity insurance. If you cease an activity, advise sagic as soon as possible - the premium may go down. If you start a new professional activity, advise sagic immediately to ensure that cover can be put in place.

9. THE PREMIUM
The premium stated in your schedule is based on the professional business that you are undertaking. Let sagic know if anything changes as it may alter the premium.

10. CLAIMS

Professional Indemnity claims are not straightforward and the handling procedures will depend upon the circumstances. Therefore, if a claim is made against you, or if any circumstances arise that might reasonably be expected to produce a claim, advise sagic immediately and follow the instructions you receive. Do not enter into any correspondence and do not admit liability; if you do you may invalidate your claim.

Claims will be handled on a claims made basis, which means you must inform insurers of any circumstances which may give rise to a claim as soon as reasonably possible and no later than ten working days after the expiry of your Policy.

Section L – Cancellation Cover

Notes

The Insurance by Section L is to indemnify the Insured for their Ascertained Net Loss should any Insured Event(s) be necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, which necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation is the sole and direct result of a cause not otherwise excluded which occurs during the period of insurance and is beyond the control of both the Insured and the Participant therein.

The Insurance by Section L also indemnifies the Insured for proven additional costs or charges reasonably and necessarily paid by the Insured to avoid or diminish a loss payable hereunder, provided such additional costs or charges do not exceed the amount of loss thereby avoided or diminished.

If you require cover under this Section please contact sagic and we will issue you with a proposal form for completion and provide a copy of the full policy wording.

This Section of cover should be read in conjunction with the main Salvation Army wording (SA Corps 04-24) and all conditions, warranties and exclusions apply.

Section M – Luggage Cover

Notes

The Insurance by Section M is to cover Personal Effects, Clothing and Household Goods belonging to Salvation Army Officers or Employees in transit and/or storage between countries in respect of an Overseas appointment.

It is important that a Declaration form with details of the items to be covered and of the journey is completed and returned to sagic prior to the required commencement date of the cover in case sagic needs additional information or clarification before the insurance can be put into effect. sagic may be unable to provide cover without sufficient information.

If you require cover under this Section please contact sagic and we will issue a declaration for completion and provide a copy of the full policy wording.

Sagic will issue a separate insurance Schedule for each transit containing details of the insurance cover in force.

This Section of cover should be read in conjunction with the main Salvation Army wording (SA Corps 04-24) and all conditions, warranties and exclusions apply.

Section N – Contract Works

Notes

This is an optional cover specifically arranged for works being undertaken by The Salvation Army.

If you require cover under this Section please contact sagic and we will issue you with a proposal form for completion and provide a copy of the full policy wording.

This Section of cover should be read in conjunction with the main Salvation Army wording (SA Corps 04-24) and all conditions, warranties and exclusions apply.

Period of Cover
Unless otherwise agreed in writing, the insurance on any contract works bound during each Period of Insurance shall run until expiry of the contract shown on Your Schedule, and any extension thereto agreed in writing by us, including any maintenance or defects liability period accepted by us as insured.

Excess

Sum Insured Range	Excess
Up to £500,000	£1,000
£500,001 to £1,000,000	£2,000
£1,000,001 to £2,475,000	£2,500
Above £2,475,000	£5,000

Change of Contract
Should a contract change, particularly in value and/or period and/or subject matter, then do please inform Us as quickly as possible, preferably by email otherwise the Policy may not cover that change.

More than One Contract Insured
If more than one contract works are insured under this Policy the terms, conditions, exclusions and limitations of this Policy apply separately to each contract works as if each were insured by a separate Policy.

Other Charges

The Other Charges section of the Insurance Schedule shows other alterations to the total premiums charged. This includes:

- Early Return Discounts
- Late Return Surcharges

GUIDANCE NOTES

Organising Events

The organisation of events has long been a method used by TSA for fundraising and outreach and, in the main, has proved to be successful. However, without adequate planning and organisation, the running of such activities can lead to accidents and injuries. Not only do you want to hold a successful event, but you will also want it to be safe for those helping to run it and those who attend. You do not want to risk inadvertently tarnishing The Salvation Army's (TSA) good name as a result of avoidable injury to someone at the event, especially if you then find that the liability insurance does not cover it. Therefore, you must plan ahead.

Legislation

All entertainment events are classed as work, as are most activities, so they are subject to the Health and Safety at Work Act and the various other regulations passed under it. Also, it is virtually certain that any volunteers working at the event will be classed as employers for the purposes of Employer Liability and Health & Safety Legislation.

An event organiser has a duty to ensure that any premises, open spaces, means of access and egress, and any plant, equipment and substances are safe and without risk to the health of any employees, volunteers or visitors.

As you want to hold a safe event, make sure you carry out a risk assessment and act upon its findings to eliminate and mitigate risk to your employees and volunteers and the members of the public who attend. Make sure that you know whether you need a Temporary Event Notice from the local licensing authority.

Insurance

The cover provided by TSA's Combined Liability Policy is intended for mainstream Salvation Army events, including those to raise funds, but not those where there is a high risk of serious injury. A risk assessment is essential and these guidelines should be followed.

If you are planning any event which includes activities of a hazardous nature, then you must contact sagic as soon as possible because liability insurance may not be in place unless specifically agreed by us.

Hazardous events would include, but not be limited to:

Abseiling	Archery	Assault course
Ballooning	Barfly jumping	BMX cycling
Bungee jumping	Canoeing	Caving
Clay pigeon shooting	Diving	Driving
Donkey Derby	Dry slope skiing	Firework Displays & Bonfires
Flying Gliding	Horse-riding	Jet-skiing
Parachute jumping	Pony-trekking	Potholing
Pole climbing	Rock Climbing	Sub-aqua
Swimming	Water-skiing	White Water Rafting

If outside contractors are employed to provide major attractions, the event organiser should check that each attraction provider holds adequate public liability insurance with an indemnity limit not less than that of The Salvation Army's own insurance, i.e. £10M. The contractor's insurance should contain a 'principals' clause which extends the indemnity to The Salvation Army as a 'principal' under the policy and a copy of that policy should be obtained.

If you allow people who are not Salvation Army members to run stalls, displays, rides, sideshows etc., you should ensure that they have their own public liability insurance to cover both property damage and accident or injury to members of the public.

Contractual agreements

You should carefully check any contractual agreements in connection with attraction providers or the hiring of premises or equipment. Despite the Unfair Contract Terms Act, some conditions observed recently have endeavoured to place onerous responsibilities upon the event organiser, which should have been catered for by the suppliers' own liability insurance.

Communications
There should be clear lines of communication between those involved in organising the event and individuals who should have clearly defined areas of responsibility.

If the event is spread over a large site, or over more than one floor of a building, the establishment of a central control point could prove useful, with a specified person to take overall control and with responsibility to summon the emergency services.

The location of the nearest accessible telephones should be known, or a fully charged mobile telephone should be provided. If using a mobile telephone it is important to ensure that signal quality is adequate.
Consideration needs to be given as to how the organiser will communicate with the public attending the event, particularly if the event is in the open air.

Planning the venue
Organisers need to consider the suitability of the proposed venue. Whilst the owners of any buildings and land that are used have a responsibility to ensure that their property is safe, it is the organisers who have a primary responsibility for initially choosing venues that are suitable in terms of size and access. The local Fire Prevention Officer should be contacted to ensure that the proposed use is acceptable and that there is no breach of any fire regulations. The owners of the property should confirm that there is no breach of any lease, tenancy or any similar agreement.

Manual handling
A risk assessment must be carried out in respect of all manual handling tasks. Manual handling must be avoided if at all possible or mechanical handling aids such as trolleys used for moving heavy equipment.
If chairs and tables need moving or setting up, there should be sufficient numbers of able bodied people to assist. The poor handling of loads is one of the major causes of back injuries and permanent disablement.
People with a history of back problems should not undertake heavy lifting activities.
A recent back injury sustained by a TSA employee while lifting a table in a charity shop was settled at almost £100,000 (including legal fees and expenses)!

The following points need to be considered:
- Are buildings large enough with sufficient entrances and exits for the numbers anticipated?
- Are the exits clearly marked?
- Are sufficient fire extinguishers provided?
- Do exhibitors or stallholders need to bring in equipment?
- Are doorways wide enough to accommodate such equipment?
- Are there sufficient numbers of people to help unload?
- Will vehicles need to be brought close to entrances and what are the traffic implications?

Lighting and Electrical installations
The erection of temporary staging and lighting gantries must only be undertaken by trained professionals.

All electrical installations must comply with the Electricity at Work Regulations 1989 and must be installed by a recognised authorised and qualified electrical contractor in accordance with BS 7671:1992 Requirements for electrical installations (IEE Wiring Regulations).

Only electrical contractors enrolled with the National Inspection Council for Electrical Installation Contracting (NICEIC) or the Electrical Contractors Association (ECA) should be employed.
Persons bringing portable electrical appliances on to the site must be able to show that the equipment is correctly maintained and has been subject to routine inspection and testing.

Crowd control
Crowd control is an important factor in accident prevention; attention to detail during the planning stage will help make the event accident-free.
Consideration should be given to the following:
- Parking facilities for both entertainers and visitors
- Vehicle and pedestrian entrances and congestion
- One way systems, pressure points, queues, etc.
- Adequate means of escape including checking fire exits are unlocked

- Cordoning off of hazardous areas
- Provision of adequately trained marshals
- Emergency evacuation procedures

First Aid
A risk assessment must be undertaken to determine the extent of First Aid provision required.
This will be based on the numbers attending and the nature of the activities. Provision may range from a simple First Aid box to a number of trained First Aiders. All marshals and others in control must be made clearly aware of the extent and location of First Aid facilities. An emergency plan must also be in place in the event of someone having to be taken to hospital or needing to receive emergency treatment.

Food and drink
The risks involved in the provision of food and drink at an event is frequently overlooked as it may not be considered hazardous; yet however, food poisoning is on the increase and food hygiene and the requirements of the Food Safety Act 1990 and the Food Safety (General Food Hygiene) Regulations 1995 must be considered. The Chartered Institute of Environmental Health publish a Catering Guide to Good Hygiene Practice – ISBN 0 900 103 00 0. This includes guidance for movable and/or temporary premises such as marquees, mobile sales vehicles and premises used occasionally for food preparation such as church and village halls.

Where cooking takes place, a check should be made on the method of heating, e.g. bottled gas, and its associated hazards. Mobile food vans and trailers must not be located where they could be a hazard, or put children at risk from moving traffic. Particular care needs to be taken with deep fat frying and a separate guidance note is available.

Animals
If animals feature as part of the event (for example, donkey rides, pet shows, obedience trials), there needs to be adequate separation between the public and the animals. Provision must be made for the welfare of the animals and for their separation and supervision. Consideration should be given as to whether visitors (as opposed to competitors or those displaying animals) should be allowed to bring dogs and, if so, how this is to be controlled.

Fairground rides
Fairground rides must have a Safety Test Certificate. The event organiser should liaise with the ride operator to ensure that the requirements laid out in the relevant HSE guidance note can be fully met.

Cash handling
Although it is important to safeguard TSA assets such as money, it is more important not to put people at risk. Consequently, consideration must be given before the event to the handling of cash and the security of those involved in collecting and banking money.

Every stall or attraction should be provided with a cash box of some kind in which to collect entry charges and payments. A float should be required for each cash collection point at the start of the event, and takings must be removed on a regular basis during the course of the event so that large sums of cash do not build up.

If admission and other charges are set at a round amount, this avoids the need for large amounts of small change. Selling tickets in advance will reduce the amount of cash you have to handle on the day itself. A secure place must be decided upon in advance in which to collect cash and count it prior to banking.

A safe could be used to keep cash in overnight before banking the next day. Check with sagic that your safe is suitable for the amount you wish to keep. If it is considered that there is no risk to personal safety in doing so, a bank night safe facility should be used. Ideally a professional security company should be used to collect cash on the same day. Remember the safety of people is always more important than the protection of money.

Dangerous activities
It is incumbent upon the event organisers to take all reasonable steps to ensure the safety of participants as far as possible. Many dangerous activities are the subject of Codes of Practice, HSE Guidelines, Trade Association Guidelines, Government Regulations and Health & Safety Executive Guidance Notes.

A check should be made with the operator to establish if such controls exist and if so that they are followed. Where there is any doubt, the activity should be abandoned. In the event that any dangerous activity is to be organised, sagic must be consulted as public liability cover will not be automatic.

Bouncy Castles

Government statistics indicate that every year there are approximately 10,000 accidents resulting in injuries to children arising from the use of inflatable bouncy castles within the UK.

Many of the injuries were serious, including broken bones and severe lacerations. The scale of the problem has not gone unnoticed by Hospital Casualty Departments and the Health and Safety Executive, the latter having published detailed guidelines to manufacturers and operators of such equipment. Guidelines for users have also been issued by The Royal Society for the Prevention of Accidents (RoSPA).

Many of these accidents are caused by children and could be avoided by effective adult supervision:

- bouncing off the inflatable on to the ground
- being hit by other children
- just falling awkwardly.

The largest claim against TSA involving a bouncy castle was settled at almost £53,000.

This guidance should be followed when it is proposed to inflatable bouncy castles, etc., as part of an event. The equipment should be hired from reputable hire companies and, set up, operated and supervised by the hire company's own staff, wherever possible. This is particularly important if substantial numbers of children are likely to be present.

Before hiring

Before hiring a bouncy castle, ensure that the hire company:

- fully complies with the safe use and operation of play inflatables, including bouncy castles guidance issued by the PIPA Inflatable Play Inspector Scheme. This guidance can be downloaded from www.pipa.org.uk.
- when responsible for setting up, operating and supervising the bouncy castle, supplies suitably experienced and well trained adult personnel.
- provides evidence of a current public liability insurance policy with a limit of indemnity of at least £5 million but preferably £10M. This insurance is to cover the liability of the hire company and is unlikely to extend to cover the hirer of the equipment.

Self-operation

If you are to operate the bouncy castle, ensure that the hire company:

- fully complies with the safe use and operation of play inflatables, including bouncy castles guidance issued by the PIPA Inflatable Play Inspector Scheme. This guidance can be downloaded from www.pipa.org.uk.
- where it is responsible for setting up, does so using suitably experienced and well trained adult personnel.
- provides evidence of a current public liability insurance policy with a limit of indemnity of at least £5 million (preferably £10M). This insurance is to cover the liability of the hire company. It is unlikely to extend to cover the hirer of the equipment.
- provides you with instructions about the safe setting up, operation and supervision of the equipment.
- has clearly marked the equipment with the name and address of the manufacturer or supplier.

Safety instructions

Responsible adult supervision ensures children have fun in a safe environment, so it is important that the safety instructions include the following points:

- The castle must be adequately secured to the ground.
- Children should not be allowed to use the bouncy castle if there is a high wind or in wet weather - inflatables can flip over, and slippery surfaces may cause injury or death.
- Soft matting must be placed covering hard surfaces adjacent to the front or open sides.

- There should be responsible adult supervision, paying close attention to the children at play at all times during its use.
- There must be no overcrowding, so the number of children using the bouncy castle must be limited to the number recommended in the hire company's safety instructions.
- A rota system for different age or size groups should be operated, together with the observance of an age limit of users (and it is recommended that children over 10 years of age should not use the equipment)
- All children must be made to remove footwear, hard or sharp objects such as jewellery, buckles, pens and other similar pocket contents.
- Eating while bouncing must not be allowed.
- Performing acrobatics must not be allowed.

Insurance
If you have completed a written risk assessment and acted upon it and you follow this guidance, you do not need to advise sagic of the use of Bouncy Castles.

Candlelit Worship

Choice of candle
Good quality slow-burning candles should be used.
Cheaper, catering-quality candles will burn down quickly, and the flame may soon get dangerously close to foliage or decorations.

Hand-held candles
Great care needs to be taken where people are given candles to hold, especially where large numbers are involved. Apart from the risk of igniting flammable materials, molten wax can cause damage to clothing and is very hot.
Purpose-made candles are available, and should be used with proper slide-on card drip trays.
Where children are involved even greater care is necessary. Children should be properly supervised and care taken to ensure that they do not stand too close together, and in particular, not too close behind one another as there is a risk of both clothing and hair being set alight.
Processions while holding candles are best avoided.

Placing of candles
Candles must be kept clear of all combustible materials including flammable decorations, foliage and electrical equipment. Ideally, candles should be placed in metal holders on non-combustible surfaces such as stone or brick.

Fire extinguishers
Fire extinguishers must always be readily available where candles are being used.
Water extinguishers are the most suitable for dealing with burning foliage, paper and wood.
Staff must know where the extinguishers are and how to use them. Training can be provided either by your fire extinguisher supplier or the local fire and rescue service. Water must not be used on electrical equipment.

Fire blanket
A fire blanket may be a better way of dealing with certain fire situations, and you should have at least one available. They are particularly suitable for dealing with burning clothing.

Means of escape
If a fire should start you must be certain that people can get out of the building quickly. All exits must be unlocked and be capable of being opened quickly.

Lighting
Stewards should have torches so that any minor problems can be dealt with without turning on the main lights.
In the event of a fire or other serious emergency the main lights must be turned on immediately.

Procedures
It is strongly recommended that a team of stewards is appointed and that each person has specific duties in accordance with a list of written procedures.

A specific steward should be appointed to each door and must ensure that it opens easily before the service starts.

Similarly fire extinguishers should be allocated to specific stewards, who should know how to use them. For large services, a trained First Aider with First Aid equipment should be available.

Announcements
The person leading the service should be aware of the fire risk, and in the event of an emergency be ready to ask everyone to leave in an orderly fashion following the directions of the stewards.

The use of candles is a very significant part of worship. However, it is important to remember that they can be the cause of major fires and serious injuries if not used correctly. Simple precautions should mean that candles can be used safely.

Insurance
If you have included the use of candles in your written risk assessment and you follow this guidance, you do not need to advise sagic of the use of candles during worship.

Car Wash Fundraising

Car washing to raise funds is an acceptable activity for insurance purposes, subject to a full risk assessment and appropriate precautions, which would include:

- Washing should be done by adults; if children are included than appropriate supervision must be provided and Safe and Sound procedures must be followed.
- The place where washing takes place must be safe for the washers, with special attention being paid to safety when cars are being brought onto or removed from the washing area.
- Washing should be limited to ordinary family motor vehicles. You should not wash specialist, luxury or super cars, or commercial vehicles.
- Cars must only be moved by their owners/keepers.
- Appropriate equipment must be used to avoid damage to the vehicles (e.g. power washers should not be used, nor should hoses with metal nozzles). Remember, there is an excess applying to public liability claims involving damage to third party property and it will be your responsibility to pay that sum if you cause damage to a customer's car.
- Taking account of the fact that the use of water and cleaning agents are likely to make the ground slippery.

Insurance
If you have completed a written risk assessment and acted upon it and you follow this guidance, you do not need to advise sagic of Fundraising Car Wash events.

Firework Displays and Bonfires

The presence of incendiary devices and crowds of people can result in personal injury or property damage. This guidance, if followed, will help to ensure that your event will be conducted without anyone being injured.

Fireworks displays
- Before setting up your display, make sure you have informed your local Fire Brigade, Police and First Aid Association.
- Prepare a drill for calling out the emergency services.
- You should also inform your local authority as you may require a licence.
- Where possible the display should be organised and operated by the manufacturer of the fireworks or a professional operator. If this is not practicable, a responsible adult from the organising committee should be given sole control of storage and lighting of fireworks.

- Only use fireworks which comply with the appropriate British Standard.
- You should involve at least one person who has previous experience of firework displays.
- The site chosen should have as many entrances and exits as possible and should be kept clear of obstructions.
- Entrances and exits should be well lit and clearly signposted.
- Spectators must be kept at a safe distance – preferably 50m away; but at least 25m away from a fireworks display.
- Keep the display well clear of buildings, trees and other hazards, such as overhead electricity and telephone cables.
- Remember to take wind direction into account.
- A rope or a strong barrier should be used to clearly mark off the display area.
- The display area should be at least 50m x 50m and an additional dropping zone of 100m x 50m for spent fireworks.
- To ensure proper crowd control, you should arrange for stewards to be present –at least one steward for every 250 spectators.
- Stewards should be easy to identify (perhaps by using fluorescent bibs or jackets).
- The stewarding team should be aware of what to do in an emergency and should have practiced these drills thoroughly before the event.
- Car parking areas must be clearly signposted; they should be sited well away from the display area and dropping zone and vehicular entrances should be away from pedestrian access.
- Do not allow any spectators to enter the site with their own fireworks and clearly display signs to this effect at each entrance.
- Fireworks should be stored in a metal container with a lid and removed one at a time with the lid replaced each time.
- Fireworks which fail to ignite must not be returned to the metal container and no attempt should be made to relight them.
- Fireworks should only be used in accordance with the manufacturer's instructions.
- Firefighting equipment (extinguishers, buckets of water and sand) should be available close by.

Bonfires

- Keep the bonfire well away from any fireworks display.
- Dangerous rubbish, such as foam-filled furniture, aerosols, tins of paint and bottles should not be burned.
- The bonfire should be stable and checked to ensure that it will not fall to one side.
- Paraffin, petrol or solvents should not be used to light the fire; use only firelighters.
- Bonfires should be kept to a manageable size and additional materials to be burnt should be kept at a safe distance.
- The bonfire should be under the control of a responsible adult, and one person should be in charge of all safety arrangements.
- Firefighting equipment should be available (fire extinguishers. buckets of water and sand).
- Qualified First Aiders with suitable equipment should attend all organised bonfires and firework displays.
- Water should be poured on the embers of the fire and the site should not be left until the bonfire is out and safe.

Regulation and controls

The reference standard for fireworks is BS 7114: Parts1– 3:1988.

The primary control legislation on the supply and acquisition of fireworks is the Fireworks (Safety) Regulations 1997 as amended by the Fireworks (Safety) (Amendment) Regulations 2004.

Under these regulations only certain defined fireworks within BS categories 1, 2 and 3 may be supplied to the public. Category 4 and larger category 2 and 3 fireworks are prohibited to the public and may only be supplied to specified types of people, which include a professional organiser or operator of firework displays.

Detailed guidance is available from the Department of Trade and Industry website, www.dti.gov.uk, Ref: URN 04/1177.

Giving your own firework display: How to run it safely, HSG124, ISBN 0 7176 6162 8 is available from HSE Books, PO Box 1999, Sudbury, Suffolk CO10 2WA., Tel 01787 881165

Insurance
You must complete a written risk assessment, act upon its findings and follow this guidance if you are to hold a Firework Display and/or a Bonfire. You should also advise sagic of your proposed event, but there is unlikely to be a problem with insurance cover.

First Aid

No matter what type of premises you have, and irrespective of the nature of your activities, First Aid facilities should be provided for employees and visitors in the event of illness or injury whilst on your premises.

Type of facilities
The type of facilities required depends on a variety of factors. Issues to consider are:

- Nature of activities undertaken: are they high or low risk.
- Number of people involved.
- Distribution of those people.
- Location of nearest doctor and ambulance station.
- Accessibility in the event of an emergency.

First Aid arrangements
All staff and volunteers should be aware of the arrangements for administering First Aid and the location of any First Aid rooms and First Aid kits.

This is particularly important if your activities are potentially hazardous or are carried out away from your normal environment.

First Aid kits
First Aid kits should be identified by a white cross on a green background. They should contain sufficient quantities of the required materials and be replenished as soon as possible after use. The items should include only those which the nominated First Aider has been trained to use and must be appropriate for the circumstances of use.

There is no mandatory list of items that should be included in a First Aid container, this should be determined based upon a First Aid Needs Assessment based on the event.

The Health and Safety Executive (HSE) in the Approved Code of Practice to The Health and Safety (First Aid) Regulations 1981 say that as a guide, where no special risk arises in the workplace, a minimum stock of First Aid items would normally be:

- a leaflet giving general guidance on first aid (for example, HSE's leaflet Basic advice on first aid at work);
- 20 individually wrapped sterile plasters (assorted sizes), appropriate to the type of work (hypoallergenic plasters can be provided if necessary);
- two sterile eye pads;
- two individually wrapped triangular bandages, preferably sterile;
- six safety pins;
- two large, sterile, individually wrapped unmedicated wound dressings;
- six medium-sized sterile individually wrapped unmedicated wound dressings;
- at least three pairs of disposable gloves (see HSE's leaflet Latex and you).

You may wish to refer to British Standard BS 8599 which provides further information on the contents of workplace first aid kits. Whether using a first aid kit complying with BS 8599 or an alternative kit, the contents should reflect the outcome of the first-aid needs assessment.

The Code of Practice says that tablets and medications should not be kept.

The code of practice also states that First Aid kits should be stored in an area where conditions will not readily contribute to their deterioration and be checked on a regular basis. If you are not assembling a new First Aid kit for the event, then before the event, make sure that you check the one that you are to use.

First Aid training
All First Aiders should be trained and certificates of competence obtained. Training should include specialised training on hazards specific to the activities undertaken.

First Aid co-ordination
Where First Aiders are not available, appointed persons may be nominated to take charge of the co-ordination of activities in the event of an emergency occurring.
Appointed persons are only responsible for summoning trained personnel or professional assistance and should not administer First Aid treatment other than emergency treatment, and then only when specifically trained.

Records
Records of First Aid treatment should be maintained and should contain the following information:
- Name and address of person treated
- Occupation
- Date of entry
- Date and time of incident
- Place and circumstance of incident
- Details of injury and treatment given
- Signature and address of person making entry

Insurance
The provision of first aid should form part of your written risk assessments. On that basis, if these guidelines are followed, the provision of first aid should not have any insurance implications.
If in doubt, contact sagic.

Parades and Charity Walks

Those Corps that hold 'open airs' and who march with a band need little reminding of the fact that large numbers of people walking along roads creates a hazard. Therefore, routes should be carefully planned to avoid dangerous junctions and minimise the number of roads that need to be crossed.

Unless adequate precautions are taken to safeguard walkers, there is a high risk of injury or death. This risk increases further during hours of darkness and, as a consequence, The Royal Society for the Prevention of Accidents (RoSPA) discourages walks at night.

In the past the police would take control of walks and parades, close roads, stop traffic and provide general marshalling, but now they are much less likely to be prepared to do so.

Road closures will require the agreement of the Local Authority.

Consequently, there is a much greater responsibility on TSA to provide the necessary stewarding.

Initial planning
The following should be done prior to the event:
- Contact the local police for guidance and give them full details of the route, numbers involved, times and nature of the walk or parade.
- Ask the police if they are able to marshal the event. They may still be prepared to do so in your area.
- Assess if any official road closures are required for the event. If so, contact the local authority but note there is normally a charge for this application.
- Carefully plan the route to avoid dangerous junctions and minimise the number of roads which need to be crossed.
- Restrict walkers to a single side of the road.

- Recruit sufficient numbers of safety marshals so they can be positioned at all key points; at road junctions, at the front and rear of the walkers and alongside on the offside of the road.
- Provide marshals with high visibility jackets.
- Remember that members of the public do not have any legal powers to stop or direct traffic.

However, drivers do have a duty of care and should stop if someone in a high visibility jacket is, for example, helping children to cross a road.

RoSPA advice for charity walks

- A minimum age of at least 16 years is preferable.
- Where younger persons are included they should be adequately supervised by responsible adults.
- Suitable walking footwear should be worn.
- Bright clothing should be worn by walkers to help drivers to see them. During the day, wearing something fluorescent is best. In the dark walkers should wear retro-reflective materials.
- The Police should be asked for their advice on choice of route, time and day and their directions should be obeyed
- In any event, heavily trafficked roads should be avoided, especially at night
- For Charity Walks, walkers should be started at intervals; mass starts are dangerous, and the start and finish should be off the road.
- Walkers should be reminded of the requirements of the Highway Code (1999 Edition) rules 1 – 28 and the illustrations of signals to other road users on page 71.
- Where there is no footpath, participants should walk on the right hand side of the road, facing oncoming traffic.
- Any vehicles used in a supervisory capacity should not travel at a slow speed, thus causing obstruction to other traffic
- In rural areas, walkers should be sure to close any gates they have to pass through, so that animals cannot stray onto the highway.
- There should be a follow-up system so that no participant is left behind needing help.

Insurance

Salvation Army marches with bands and open air meetings are covered by the liability insurance but you must include these in your written risk assessments.

There should not be a problem with insurance for a charity walk organised by The Salvation Army, but you are advised to check with sagic before finalising your arrangements. You will, of course, have to prepare a written risk assessment and take appropriate risk mitigation measures as a result.

Hiring Agreements and Signing Indemnities

On occasions, you may be asked to sign an indemnity to others (known as the 'principal') when using their land or property. For example, some organisations such as local authorities may ask for an indemnity if you use their land for open air events or their buildings for meetings.

When signing a hiring agreement or indemnity, you should seek legal advice if you are in any way doubtful about your contractual obligations.

Sometimes the document you will be asked to sign will make you responsible for any damage or injury however caused, whether as a result of your negligence or not. These are onerous terms and should be resisted.

For example, if you are using the premises and a completely fortuitous fire occurs, (perhaps because of faulty wiring), there is no reason why you should be made responsible for the cost of repairing the building or for injuries to others. The property and liability insurances of the owner of the premises should apply.

Your insurances would almost certainly not apply if you are not negligent, so you could be required to pay to completely rebuild the premises if they are destroyed while you are using them.

Sagic advises you not to sign such documents. When challenged, many organisations are willing to amend terms.

Your liability policy only covers incidents that are based upon your legal liability, i.e. through your negligence. In such circumstances the policy will indemnify the 'principal' if the claim happens to be made against the building's owner, but only to the extent of your liability.

Furthermore, the policy does not provide the building owner, or 'principal' with liability cover or property damage cover simply because you have signed a 'full indemnity' document.

Insurance Guidance for Outings & Trips Organised by Salvation Army Corps and Social Centres

Overview
Sagic has prepared these notes to help clarify how insurance applies to outings and trips organised by Salvation Army Corps and Social Centres. These highlight the different types of insurance cover; those that are already in place and those that can be made available on request.

Liability Insurance
The Salvation Army's liability insurance is already arranged on the understanding that Corps and Social Centres will organise trips for themselves, their clients and service users. The Salvation Army's combined liability policy is governed by English Law (Scottish Law may apply in some circumstances). As English Law is based upon case law it is continually evolving. Briefly, there are two separate aspects to the cover:

Employers' Liability
The Employers' Liability section covers the legal liability of The Salvation Army in respect of bodily injury to UK based officers and employees that occur during the course of their employment. This would also include volunteers in some cases, particularly when undertaking tasks that are also carried out by employees. This may not cover employees who are passengers in motor vehicles, so you need to ensure that there is correct motor insurance in force if any vehicles owned or operated by The Salvation Army, its members, employees or volunteers are to be used.

Public Liability
The Public Liability section covers the legal liability of The Salvation Army for the damages the Army may have to pay (including claimant's legal fees) in respect of bodily injury to members of the public, or damage to the property of members of the public, arising from their negligence during the performance of an official Salvation Army activity. This insurance does not cover the members of the public themselves, so they cannot make a claim under the policy. Anyone who is injured or has their property damaged as a result of The Salvation Army's negligence must make their claim against The Salvation Army, who can then claim indemnity under the policy via sagic.
In the context of trips organised by The Salvation Army, you should be aware of the following:

There is no cover under Salvation Army policies for the Public or Personal Liability of:
- Any client or service user.
- Any officer, employee, member or volunteer acting in their personal capacity (e.g. if they poke someone in the eye with their umbrella then they, and not The Salvation Army, will be liable).

The Salvation Army's procedures must be followed - including but not limited to:
- Safe & Sound procedures if children are involved in the trip.
- Procedures for the protection of vulnerable adults, if applicable.
- Completion of Safe Mission Risk Assessments for all but the most ordinary of trips, the results of which must be acted upon.
- In the case of Social Centres, following the POLICY and PROCEDURE for Organising Outings with particular reference to Risk Assessments.

The Liability insurance does not automatically cover any Salvation Army trip or outing that involves hazardous activities – please inform sagic in plenty of time so the matter can be considered. Examples of such activities are:

Abseiling	Archery	Assault course
Ballooning	Barfly jumping	BMX cycling
Bungee jumping	Canoeing	Caving
Clay pigeon shooting	Diving	Driving
Donkey Derby	Dry slope skiing	Firework Displays & Bonfires
Flying Gliding	Horse-riding	Jet-skiing
Parachute jumping	Pony-trekking	Potholing
Pole climbing	Rock Climbing	Sub-aqua diving
Swimming	Water-skiing	White Water Rafting

Often these activities are run by another organisation, but there may still be a risk that The Salvation Army or the trip organiser may be held legally liable even if it is the other organisation that acts negligently. Corps or Social Centres should therefore check the following:

- Check that the other organisation has its own Public Liability insurance with a reputable insurer, preferably for a limit of £10M for each and every claim.
- If a regulation or statute requires the organisation to be licensed for the activity, check that they hold the relevant licence.
- Check that their employees are appropriately trained and qualified for the activity.
- Check to ensure that the organisation has carried out the appropriate risk assessments.
- Check that the organisation supplies appropriate protective equipment & clothing or has it available for hire and ensure that it is used by everyone on the trip.

The Salvation Army's Liability insurance is subject to a number of exclusions. Some of these can be covered by sagic, however there may be an additional premium to pay. The exclusions most likely to affect your activities are:

- The use of any mechanically propelled vehicle (e.g. quad bikes, go-carts, etc.).
- The use of any water craft that is: a) mechanically propelled, and/or b) more than 9 metres in length, and/or c) used more than 3 miles from the coast
- Trips to the USA and/or Canada (other than a handful of band trips each year).
- Trips outside the European Union involving manual work or the performance of a contract.

If in doubt, contact sagic.

Travel Insurance

The Salvation Army arranges a group travel insurance policy, this policy covers all officers and employees travelling on behalf of the Salvation Army UK. The policy does not cover travel of those officers and employees appointed to or working for The Salvation Army Republic of Ireland.

Policy Name: The Salvation Army Trustee Company
Policy Number: PGT 12117 CN

The insurers do not require advanced notice of travel so long as it is declared to sagic on a quarterly basis, we will issue travel returns to the appropriate departments to collect this information. The only exceptions are if you are travelling against medical advice or your destination is one of the countries listed below*. In these circumstances, you are required to notify the insurers so please contact sagic on 0300 030 1865 in advance of travel to ensure you are covered.

*A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" travel.

For full details of this insurance including claims information please email enquiries@sagic.co.uk

Insurance of Salvation Army Property

If Salvation Army property is being taken on the trip (e.g. a laptop), then please check whether the existing property insurance extends to cover use outside the Corps or Centre building, or outside the UK. If it doesn't, contact sagic as a temporary extension of cover can be granted for an additional premium.

Personal Accident Insurance
Most centres will have some Personal Accident cover as shown on their insurance schedule but cover will be limited to the UK only and so will not apply to any overseas trips.
The cover provided to Social Centres applies to staff only and is limited to injury resulting from assault by a client or visitor, or assault whilst taking money to the bank so it is not adequate for trips.
Corps and DHQs have various options available, more specified in greater detail in the Corps Insurance Handbook. This would offer some cover for UK trips. Please check your schedule to see what cover has been purchased; contact sagic to clarify if necessary.

Motor Insurance
If you will be using Motor Vehicles, ensure that you have the appropriate cover in place:

- Hire companies make third party and damage cover compulsory; you may also wish to insure the excess.
- If anyone is using their own vehicle or if you borrow a vehicle, ensure that it has the correct motor insurance in force, even if your trip is outside the UK.

Deterring Intruders by the use of Barbed Wire, Razor Wire, Wall Spikes, Broken Glass or Other Security Devices like the Vandguard Security System

The law is not clear on the use of barbed wire, razor wire, wall spikes, and other, similar, intruder deterrents such as Vandgard Security Systems.

It can be difficult to get definitive advice on this issue, although the Association of Chief Police Officers advises against the use these types of deterrents on the grounds that building owners have a duty of care to ensure that visitors to the property are reasonably safe.

It may seem absurd, but that duty extends to trespassers and intruders, so anyone who injures himself on your property may be able to take out a civil action against you. Furthermore, an unintended consequence could be that police officers in pursuit of a suspect are injured on the wire, etc. and might consider suing.

However, manufacturers of these products maintain that there is no specific legislation that forbids their use, as long as they are installed with reasonable precautions. This means that a material such as razor wire should be clearly visible, and not positioned in such a way that it could act as a man-trap. It should therefore either be up high, on top of a fence, wall, or roof, or else protected by an outer fence.

In other words, it should not be possible for an unsuspecting, innocent party to come into contact with it accidentally.

The razor wire, barbed wire or whatever must be clearly signed with yellow warning triangles with appropriate wording, e.g. "Razor barb - Danger" or "Warning - Barbed wire". Proof of adequate signage should provide a good defence in the event of a civil action from an injured trespasser. These signs should be provided by the manufacturer.

A centre considering the use of these deterrents needs to be aware of two areas of legislation:

Occupier's Duty of Care to Trespassers
Anyone who owns, or controls, property has a legal duty of care to protect people on the property from foreseeable harm. This duty extends to people on the property without permission – including burglars and vandals. An occupier could be sued for damages under the Occupier's Liability Act 1984 if a burglar is injured whilst on their property. The test used by the court will be whether the occupier could have predicted that a trespasser was likely to be injured. If a dangerous barrier has deliberately been placed at a likely entry-point, any subsequent injury suffered will have been entirely foreseeable.

An occupier may be able to discharge this duty by warning trespassers of the hazard or by discouraging them from coming onto the property. This could be done by putting up a sign that warns of the danger: “Attention – Razor Wire on Wall!” and invites trespassers not to risk hurting themselves: “Keep Out!”. If an occupier was sued, the court would consider all the circumstances of the case before deciding whether the householder was, in fact, liable for damages.

The Criminal Justice Act 2003 provides some protection to householders. If a trespasser suffers an injury during the course of a crime, for which he is subsequently convicted and for which he could be sent to prison, he will only be able to sue the occupier if he gets the court’s permission to do so. The court is unlikely to grant permission unless the occupier had taken grossly excessive steps, or had not been acting, to defend himself, his family or his property from an offence.

However, it would be dangerous to rely upon this ruling because there is too much uncertainty, i.e.:
The intruder must be caught, tried and convicted of a crime committed on your premises that could carry a prison sentence.
The court has to refuse the convicted intruder permission to sue you.

Section 164 of the Highways Act 1980
This says that barbed wire on land adjoining a public highway must not cause a nuisance to humans or animals using the highway. Anything placed below 2.4 metres high will usually be deemed to be causing a nuisance and the local authority can issue a notice demanding its removal.
Consequently, when using this type of deterrent, the minimum height of form the ground must be 2.4 metres. The Highways Act does not mention some of the other, more modern deterrents, but if a court felt that an innocent member of the public in the vicinity could be injured, then the use of such deterrent/protection matters could prove to be problematic.

As The Salvation Army’s current liability insurer, sagic has no specific objection to the use of these types of deterrents, provided that:

1. They are used as outlined above and provided the local police have no objection.
2. An appropriate risk assessment has been carried out for all new and existing measures.
3. The risk assessment takes account of the legal requirements to provide employees with a safe place of work and not to endanger visitors, whether invited or not.
4. The advice of the local crime prevention officer has been sought and heeded.
5. Only specifically designed materials are be used: broken glass, embedded nails and the like must not be used.
6. All such security precautions should be installed by specialist contractors, especially razor wire and the like.

For additional information go to http://www.healthandsafetyatwork.com/hsw/content/enemy-gates

Keeping the Pathways Clear

Unfortunately, slips and trips can happen, particularly in winter with ice and snow lying on the ground. Here are a few useful tips to help reduce the risk of an accident, slip or fall at your premises during adverse conditions that we all experience at winter time:

As an owner or occupier of premises:
We all have a duty of care as is reasonable in the circumstances, to ensure that a visitor to the premises is safe. The key here is “reasonable in the circumstances” and as such, much depends on the type of property in question, the number of visitors likely to attend and to some extent, the resources available to you to minimise any potential danger.

As an employer:
You must take “all steps reasonably practicable”, and this can include:

- Ensuring that entry and exit routes are kept free of anything which may cause a person to slip.

- Taking preventative measures such as clearing & gritting routes, or perhaps the calling in of emergency staff early to clear snow before the main body of the workforce is expected in advance to ensure that routes are safe.
- It is not necessary for an employer to ensure that each and every available route throughout the premises is immediately cleared, as long as every employee has a safe route available to enable them to get to their particular work station.
- Ensuring that staff are instructed not to use any route that has not been cleared or treated.

Remember! The longer the snow and ice remain, the greater the risk of the employer being in breach of the required duty of care.

As far as Salvation Army Corps and Social Centres are concerned, it is important to clear snow & ice on walkways, particularly where the public have general access. This will reduce the risk of any slips and falls to local visitors and deliveries, and help prevent any potential compensation claims against your insurance cover. Care homes catering for the elderly are likely to make more effort to clear paths in order to ensure no unnecessary slips and falls occur. (Service Users may reasonably be expected to be less steady on their feet than other visitors)

Clearly, the timing and extent of any snow fall is relevant, and whilst it might not be reasonable for paths etc. to be cleared during heavy falls of snow, the longer the snow/ice remains on the ground after the fall has ceased, the greater the likelihood of it being considered reasonable for some attempt to clear it to be made. Whilst unfortunately accidents and claims of this nature do happen, we all need to ensure that a few reasonable & practical precautions are taken to prevent any unnecessary incidents.

Vacant Properties

It has been sagic's standard condition to reduce cover for unoccupied properties to FIRE, LIGHTNING, EXPLOSION AND AIRCRAFT only whilst the premises (Hall, Social Centre or Quarters) are vacant. This is in keeping with the insurance industry standard and further details are to be found in the Unoccupancy Clause which is stated in the wording above.

Reasoning

The fact that a property is unoccupied is a material fact – an important factor that increases the risk that sagic bears. sagic is obliged to insure all of TSA's properties and does not have the option of refusing to cover a risk (some insurers will not insure vacant properties). However, although cover is restricted, sagic do not impose any increased excesses or increased rating for vacant properties.

Recent weather conditions have highlighted the need to continue cover for the peril of Storm. This does cause us some problems. It is not because the risk of a storm is any different because it is unoccupied – however the risk that damage may remain undetected is increased because the premises are not in daily occupation. Storm damage may be quickly resolved at minimal expense with minor cost to the policyholder with some timely action (say, a loose ridge tile); however constant exposure to bad weather (say, a prolonged downpour through the loose tile) would produce a much larger loss. The risk of gradual damage through action of rainwater or wind through a roof increases if this is not caught early.

Enhancing the basic cover

We do give an option for cover on unoccupied buildings to be enhanced for a particular peril or perils, e.g., Storm. Each enquiry will be considered on a case-by-case basis on its own merits, subject to basic risk management procedures and possibly a higher excess or premium.

The risk management information that we will need will include:

- Confirmation that the premises are in good repair and will remain so.
- Confirmation that the premises are visited/overseen both inside and out at least weekly by a local person.
- Confirmation that premises are adequately secured at all points of access.

Escape of Water cover is rarely requested as most vacant properties will have their water systems drained down completely as part of standard procedure. If this is not the case then cover for Escape of Water would

only be considered if we receive confirmation that the central heating is left on constantly at a setting of 13 degrees Celsius.

There is a comment on insuring unoccupied buildings which is highlighted in Property Department's Vacant Properties procedure.

Face Painting

There should not be a problem with the use of face paints at a children's or family event, provided that you have carried out a Safe Mission risk assessment before carrying out the event. Please also ensure that:

- The manufacturer of the paints or crayons must be one of the well-known companies in this field
- Mixing instructions for the use of the product should be very carefully followed.
- The Corps or Centre should obtain and record confirmation from the parents that skin complaints are absent and that, as far as they know, the person to be painted does not show any allergic reactions.

Nurseries, Playgroups Pre-Schools (more than two 2 hours a day)

Insurance information for nurseries, playgroups and pre-schools, before and after school clubs, holiday clubs and crèches and parent & toddler groups where care is provided for more than 2 hours in any day or more than 2 days per week.

Introduction

As with the remainder of the Handbook, the information set out here is for guidance only and is not intended to be a full description of the actual policies.

This information applies only to the Activities shown below that are run by The Salvation Army. If the type of Activity is run on Salvation Army property by other organisations, they must purchase their own insurance cover.

The Activities are:

- Nurseries, Playgroups and Pre-Schools
- Out of School Care, including:
- Before School Clubs (including Breakfast Clubs) for Children
- After School Clubs for Children
- Holiday Clubs for Children
- Crèches where care is provided for more than 2 hours in any day or more than days per week.
- Parent & Toddler Groups where care is provided for more than 2 hours in any day or more than 2 days per week.

There are a number of organisations wishing to provide insurance for these activities, especially the Pre-school Learning Alliance (PLA). This raises the questions of how much insurance should be purchased and from where. In this guidance we attempt to explain what cover is already in force, what is available from sagic and what is not, and offer suggestions as to how to approach this difficult subject.

The Activities above are not considered by sagic as core activities at Salvation Army Corps, or DHQs. Therefore, it is necessary to advise sagic of the existence of the Activity to ensure that the correct cover is in force.

Individual advice is available from sagic by calling 0300 030 1865.

Analysis of Insurance Cover

The below paragraphs analyse the suitability and application of the cover to the Activity. This is followed by a checklist in respect of each section.

Employers' Liability Insurance

Every employer is required by law to purchase Employers' Liability insurance for at least £5,000,000 to ensure that funds are available should an employee suffer an injury at work for which the employer is legally liable.

The insurance indemnifies The Salvation Army against its legal liability for damages arising from injuries to employees.

The Salvation Army has decided to purchase a limit of £10,000,000 and every Corps or Social Centre has the cover for the activities which have been advised to sagic. The leader of the Activity should check with the Commanding Officer or Centre Manager to ensure that the Activity has been declared to sagic. It should be shown on the insurance schedule.

In addition to employees, the Employers' Liability insurance will apply to any legal liability of The Salvation Army towards volunteers who help run the Activity if, in the event of injury, the law regards them as an employee. Otherwise the Public Liability insurance will apply.

Public & Products Liability
This insurance covers The Salvation Army's legal liability for damages due to its negligence (or the negligence of an employee) that results in injury to a person or damage to property of a person.

The Salvation Army has decided to purchase a limit of £10,000,000 (the PLA offers £3,000,000 as basic) and every Corps, Social Centre, Unit and Department has the cover for the activities that have been advised to sagic.

The cover includes Child Abuse, provided appropriate procedures for child protection are followed. These would either be The Salvation Army's Safe and Sound Policy or the procedures developed to comply with the requirements of the regulatory authority (e.g. OFSTED, the Local Authority, etc).

This insurance also covers, for a lower limit of £5,000,000 for all claims within The Salvation Army in any one insurance year:

i. The Administration of Prescribed Medicine, subject to the following conditions:
    a. The medication is prescribed by the child's GP or has the manufacturer's instructions clearly written on it.
    b. You have from the child's parent or guardian a clear and signed written request to administer the prescribed medication, including instructions on how to administer the medication.
    c. You are compliant with Early Years Foundation Stage (EYFS) General Regulations Chapter 4 – Safeguarding and promoting children's welfare - 2.
ii. The administration of life saving or invasive medication (e.g. rectal diazepam for epilepsy or adrenaline injections/epipens for anaphylactic shock caused by reaction to substances such as nuts) subject to the following conditions:
    a. A letter from the child's GP/consultant stating the child's condition and the treatment required.
    b. You have from the child's parent or guardian a clear and signed written consent to allow staff to administer medication.
    c. You are compliant with Early Years Foundation Stage (EYFS) General Regulations Chapter 4 – Safeguarding and promoting children's welfare - 2.
    d. You have proof that the member of staff administering the medication has been trained to do so by a qualified nurse, a GP, or qualified trainer.
iii. Assistance to a child that requires help with everyday living e.g. breathing apparatus, colostomy bags or feeding tubes, subject to the following conditions:
    a. You have a letter from the child's GP/consultant stating the child's condition and the treatment required.
    b. You have from the child's parent or guardian a clear and signed written consent to allow staff to administer the treatment.
    c. You are compliant with Early Years Foundation Stage (EYFS) General Regulations Chapter 4 – Safeguarding and promoting children's welfare - 2.
    d. You have allocated a keyworker to the child and have written confirmation that the keyworker has the relevant medical training or experience to administer the treatment.

If the insurance conditions mentioned above are more restrictive that the EYFS General Regulations, then the insurance conditions will apply.

Therefore, to ensure that the cover is in force, the leader of the Activity should check with the CO or the person to whom the CO has delegated insurance matters (or the Divisional Relationship Manager in the case of an activity run by the Division) to ensure that the Activity has been declared to sagic.

If the Activity is shown on the insurance schedule either within the title at the top of the first page or in the notes at the end, it has been declared and it is insured.

Please note that an excess of £250 applies to all claims involving loss of or damage to property of third parties.

N.B.1. The liability coverages discussed above are purchased under a combined policy. There is a premium charge for these Activities.
If the Activity is 'stand-alone', a quotation will be provided by sagic based on the size of the group, whose premises the activity takes place on, etc.

N.B.2. If a non-Salvation Army group runs any of these Activities on Salvation Army property they are required to purchase their own liability insurance. However, any bodily injury or damage to property in relation to these activities that is caused by the negligence of The Salvation Army is covered by The Salvation Army's own liability policy, and it is not necessary to advise sagic.

Motor Insurance
If transport belonging to the DHQ, Corps or other Salvation Army location is used, then the motor insurance purchased by the Corps or Centre should provide the necessary cover.

There is no cover purchased by The Salvation Army to provide motor insurance for employees or volunteers who use their own cars on Salvation Army business.
Therefore, if employees or volunteers use their cars in connection with the Activity you must check with them to ensure that their insurance cover includes the Activity.

Beware, some motor policies do not provide such cover. Motor insurance is discussed in Chapter 6.

Personal Accident Coverage
If the Activity is being run by a Corps or DHQ, it is likely that the employees and, possibly, any volunteers will be covered for Personal Accident insurance purchased by the Corps, so the Corps Insurance Schedule should be checked to see what cover is in force.

If the cover does not include the employees and helpers involved with the Activity or if the cover is inadequate, then possible changes should be discussed with the CO.

There is no cover at present in force for the children themselves, but sagic may be able to quote if this type of insurance is to be considered.

When considering whether or not to buy cover, account must be taken of the fact that legal liability for injury is covered by the combined liability policy.

This Personal Accident insurance only responds in the case of very serious injuries and covers:

When considering whether or not to buy cover, account must be taken of the fact that legal liability for injury is covered by the combined liability policy.

Group Equipment/Contents Insurance
The Corps or DHQ will have purchased buildings and contents insurance for a range of perils similar to those on offer from other insurers.

A check should be made that the equipment has been included in that cover.
If it has not, the CO (or Divisional Relationship Manager in the case of a DHQ activity) should be asked to make the appropriate insurance arrangements.

If there is a need to insure play equipment outside the building because it cannot be stored away, then ask sagic for a quotation.

An excess of £100 applies to each loss.

There is no cover for theft of keys from the home of an employee or volunteer.

Money Insurance
The Corps (or DHQ) will have cover for loss of money and reference to the DHQ or Corps insurance schedule will assist in determining whether the cover purchased meets the needs of these activities.

The options available are detailed in this Corps Insurance Handbook and if the cover is not adequate, the CO (or Divisional Relationship Manager in the case of a DHQ activity) should be asked to extend it via sagic.

The cover available can often be tailored to suit individual locations and includes loss of cash from a safe or out of safe when being counted or otherwise in use, at the home of the manager or in transit.

Cover out of safe when not attended and overnight are covered, but for much lower limits.
If the Corps has already purchased this insurance, there may not be a need to purchase any additional cover.

Personal Possessions
There may be some limited cover for Personal Possessions of staff, volunteers and group children under the DHQ's or Corps' insurance.

The insurance schedule should be checked to see if it is adequate and if it is not, then consult with sagic to see if more cover can be provided.

Personal Money
Sagic does not offer cover for personal money. The Salvation Army does not wish to purchase this type of cover as it feels that employees and other visitors should be responsible for looking after their own money.

Accidental Damage to Equipment
Sagic does not offer this specific cover, but it is available as part of "All Risks" insurance for items considered very vulnerable to loss or damage. However, the rate charged is much higher than the contents rate usually at least 1% on the value declared.

Therefore, consideration should be given to insuring some of the more vulnerable items (e.g. televisions, video recorders, CD players etc.) with sagic on an "All Risks" basis.

Loss of Revenue
The Salvation Army has decided in general not to purchase this cover. If it is felt that this protection is really necessary, then sagic can provide a quotation.

The insurance itself covers the revenue that is lost because the activities cannot operate due to damage by one of the perils mentioned in (e) above to the equipment and contents insured in (e) above or to The Salvation Army building in which the activity takes place. However, as most of these activities have low levels of income (if at all), it is unlikely that the cover will be necessary.

Legal Expenses Insurance
The Salvation Army has chosen not to purchase this type of cover and it is unlikely to have any application in an individual Activity of this type.
However, if a particular need is perceived, a quotation can be obtained by sagic from a specialist insurer.

Deterioration of Freezer Stock
If the DHQ, Corps, etc has freezers, then it is likely that this type of cover is in force.
Therefore, a check of the insurance schedule should be made to ensure the cover is sufficient to include goods belonging to the Activity.
Cover, if not already in force, or additional cover can be purchased from sagic.

Professional Indemnity Insurance

As this type of activity is registered in the name of The Salvation Army, the professional liability rests with the Trustee Company, which already purchases Professional Indemnity Insurance.

Therefore, this cover is not needed in the environment of the Activities.

Trustees' and Directors/Officers Indemnity
The Salvation Army has purchased a cover for the charity as a whole.
Therefore, this cover is not needed in the environment of the Activities.

Computer Equipment Insurance
Most of the contingencies covered under this type of insurance are included in (e) and (i) above, but mechanical & electrical breakdown is not insured.

Computer equipment supplied by the Information Technology Department will usually come with support at an annual charge for at least the first three years. This support includes 'All Risks' insurance.

Equipment you have purchased outside the Information Technology Department does not benefit from this support and insurance.

If it is felt that a wider cover to include breakdown, is necessary, please contact sagic who will try to source the insurance.

Crèches and Parent & Toddler Groups (2 hours a day or less)

Insurance information for crèches and parent & toddler groups where care is provided for 2 hours or less in any day.

Introduction
As with the remainder of the Handbook, the information set out here is for guidance only and is not intended to be a full description of the actual policies.

This information applies only to Crèches and Parent & Toddler Groups run by The Salvation Army. If this type of activity is run on Salvation Army property by other organisations, they must purchase their own insurance cover.

There are a number of organisations wishing to provide you with insurance for your activities, especially the Pre-School Learning Alliance (PLA).

This raises the questions of how much insurance you should buy and where from.
In this guidance we attempt to explain what cover is already in force, what is available from sagic and what is not, and offer suggestions as to how to approach this difficult subject.

Crèche and Parent & Toddler Group activities where care is provided for less than 2 hours in any day are considered by sagic as core activities at Salvation Army Corps, and so they do not have to be specifically advised to us.

However, DHQs should ensure that sagic is aware if such activities are undertaken at the DHQ.

Individual advice is available from our helpful staff by calling 0300 030 1865.

Analysis of Insurance Cover
The following paragraphs analyse the suitability and application of the cover to your activity. This is followed by a checklist in respect of each section.

Employers' Liability Insurance
Every employer is required by law to purchase Employers' Liability insurance for at least £5,000,000 to ensure that funds are available should an employee suffer an injury at work for which the employer is legally liable.

The insurance indemnifies The Salvation Army against its legal liability for damages arising from injuries to employees.

The Salvation Army has decided to purchase a limit of £10,000,000 and every Corps and DHQ has the cover.

However, if a Crèche or Parent & Toddler Group is run by a DHQ, the leader should check that the activity has been declared to sagic to ensure that the cover has been activated.

In addition to employees, the Employers' Liability insurance will apply to volunteers who help at the Crèche or Parent & Toddler Group if, in the event of injury, the law regards them as an employee. Otherwise the Public Liability Insurance will apply. Therefore, it is likely that you already have the cover for a limit of £10,000,000.

Public & Products Liability
This insurance covers The Salvation Army's legal liability for damages due to its negligence (or the negligence of an employee) that results in injury to a person or damage to property of a person. The Salvation Army has decided to purchase a limit of £10,000,000 (the PLA offers £3,000,000 as basic)

The cover includes Child Abuse, provided appropriate procedures for child protection are followed. These would either be The Salvation Army's Safe and Sound Policy or the procedures developed to comply with the requirements of the regulatory authority (e.g. OFSTED, the Local Authority, etc).

This insurance also covers the Administration of Prescribed Medicine, for a lower limit of £5,000,000 for all claims within The Salvation Army in any one insurance year, subject to the following conditions:

i. The medication is prescribed by the child's GP or has the manufacturer's instructions clearly written on it.
ii. You have from the child's parent or guardian a clear and signed written request to administer the prescribed medication, including instructions on how to administer the medication.

Every Corps and DHQ has the cover.

However, if a Crèche or Parent & Toddler Group is run at DHQ, the leader should check that the activity has been declared to sagic to ensure that the cover has been activated.
Please note that an excess of £250 applies to all claims involving loss of or damage to property. Therefore, it is likely that you already have the cover for a limit of £10,000,000.

N.B.1. The liability coverages discussed above are purchased under one policy.
There is no extra premium charged to Corps where the cover is to include these activities.
For DHQs, in most cases it should be possible to extend the cover to include these activities at no extra cost but you need to check with sagic.

N.B.2. If a non-Salvation Army group runs a Crèche or Parent & Toddler Group on Salvation Army property they are required to purchase their own liability insurance.

However any bodily injury or damage to property in relation to these activities that is caused by the negligence of The Salvation Army is covered by its own liability policy and it is not necessary to advise sagic.

Motor Insurance
If you use transport belonging to the Corps or other Salvation Army location, then the motor insurance purchased by the Corps or Centre should provide the necessary cover.

There is no cover purchased by The Salvation Army to provide motor insurance for employees or volunteers who use their own cars on Salvation Army business.

Therefore, if employees or volunteers use their cars in connection with the Crèche or Parent & Toddler Group you must check with them to ensure that their insurance cover includes this activity.

Beware, some motor policies do not provide such cover.

Personal Accident Coverage

Some of the employees and volunteers of the Corps or DHQ will be covered for Personal Accident insurance so check the Corps/DHQ Insurance Schedule to see what cover has been purchased.

If you find that the cover does not include those involved with the Crèche or Parent & Toddler Group or that the cover is inadequate, then discuss possible changes with the Commanding Officer (CO) (or Divisional Relationship Manager for DHQs).

There is no cover at present in force for the children themselves, but if you wish to consider buying this insurance, ask sagic to quote.

When considering whether or not to buy cover, you need to take account of the fact that your legal liability for injury is covered by the combined liability policy. This Personal Accident insurance only responds in the case of very serious injuries and covers:

Group Equipment/Contents Insurance
Your Corps or DHQ will have purchased buildings and contents insurance for a range of perils similar to those on offer from other insurers. Check that your equipment has been included.

If you need to insure play equipment outside the building because it cannot be stored away, then ask sagic for a quotation.

An excess of £100 applies to each loss involving Storm, Flood, Escape of Water, Malicious Damage, Theft or Glass breakage.

Also, there is no cover for theft of keys from an employee's or volunteer's home.

Money Insurance
The DHQ, Corps, etc. will have cover for loss of money.

Ask to see your Corps or DHQ insurance schedule to ensure that the cover purchased meets your needs.

If it does not, ask the CO or Divisional Relationship Manager to extend the cover. The options available are detailed in this Corps Insurance Handbook.

If the Corps has already purchased this insurance, there may not be a need to purchase any additional cover.

Personal Possessions
There may be some limited cover for Personal Possessions of staff, volunteers and group children under the DHQ, Corps, etc. insurance.

Check the insurance schedule to see if it is adequate. If it is not, then consult with sagic to see if more cover can be provided.

Personal Money
Sagic does not offer cover for personal money, as The Salvation Army does not wish to purchase this type of cover.

Accidental Damage to Equipment
Sagic does not offer this specific cover, but "All Risks" insurance that combines this cover with the cover mentioned in (e) above is available for items considered very vulnerable to loss or damage or where cover is required outside the premises.
However, the rate charged is much higher than the contents rate.

Therefore, you may wish to consider insuring some items with sagic on an "All Risks" basis (e.g. televisions, video recorders, CD players etc.).

Loss of Revenue
The Salvation Army has decided in general not to purchase this cover. However, if you feel it is really necessary, then sagic can provide a quote.

However, as most Crèches and Parent & Toddler Groups have little or no income, it is unlikely that the cover will be necessary.

Legal Expenses Insurance
The Salvation Army has chosen not to purchase this type of cover and it is unlikely to have any application in a Crèche or Parent & Toddler Group environment.
However, if you perceive a particular need, a quotation can be obtained from a specialist insurer.

Deterioration of Freezer Stock
If your Corps or DHQ has freezers, then it is likely that this type of cover is in force. Therefore, check your Corps or Centre insurance schedule to ensure the cover is sufficient to include your goods.

Professional Indemnity Insurance
This type of coverage is not needed in a Crèche or Parent & Toddler Group environment.

Trustees' and Directors/Officers Indemnity
An individual Crèche or Parent & Toddler Group will not need this type of cover. The Salvation Army has purchased a cover for the charity as a whole.

Computer Equipment Insurance
Most of the contingencies covered here are included above, but mechanical & electrical breakdown is not included.

Computer equipment supplied by the Information Technology Department will usually come with support at an annual charge for at least the first three years.

Equipment you have purchased yourself does not benefit from this support. If you feel that this type of cover is necessary, please contact sagic that will try to source the insurance. However, it may be expensive.

Motor Insurance

General
The Road Traffic Acts make Third Party Motor Insurance compulsory for motor vehicles operating on the roads. The cover must be underwritten by a regulated insurance company.

Therefore it is essential that you ensure that appropriate insurance cover is in force for all vehicles used by or on behalf of the DHQ, Corps, Charity shop etc.

Sagic does not manage the motor insurances of The Salvation Army, other than to handle some administrative matters on behalf of Fleet Management.

This Chapter provides you with guidance on Motor Insurance issues but does not give details of the Motor Insurance Programme.

Motor insurance for DHQ and Corps vehicles
Officers' and employees' fleet cars provided by The Salvation Army, minibuses, and emergency vehicles, and the like are covered under the Fleet Motor Policy purchased by Fleet Management Dept.

Therefore, Motor Insurance is not included in the scope of the insurance programme contained in the Corps Insurance Handbook.

Details of the insurance coverage, how to claim etc. is obtainable from Fleet Management Dept.

SEE SEPARATE HANDBOOK ISSUED BY FLEET MANAGEMENT FOR THE MOTOR INSURANCE ON SALVATION ARMY OWNED AND OPERATED VEHICLES.

Motor Insurance for Employees and Volunteers

Any officer, employee or volunteer using their own vehicle for Salvation Army business or in the course of Salvation Army activities, e.g. transporting people and/or equipment to a Salvation Army function, must ensure that their motor insurance is adequate to cover the activity concerned.

The Salvation Army does not have cover for these circumstances and cannot purchase the cover economically. Therefore it is the responsibility of the owner or driver of the vehicle to ensure that the insurance is adequate.

Motor Contingency Insurance
In the unlikely event that The Salvation Army is held legally liable for damages following a motor accident involving a vehicle that is not owned by The Salvation Army then there is cover in force to protect The Salvation Army.

This cover does not extend to the driver or owner of the vehicle, nor does it respond if the driver's or owner's insurers refuse to pay.

If a claim is paid by insurers under this section, those insurers may commence proceedings to recover their outlay from the person whose vehicle was the cause of the accident.

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