



# Management liability choice

April 2021

## Why choose AXA's Management liability choice for charities, clubs and associations

Management liability choice insurance is available to any UK registered charity, club or association.

### We offer cover for

- Trustees' liability.
- Employment practices liability.
- Charity, clubs and associations legal liability.

### Any one claim limits

Each section gives cover up to the selected limit for any one claim. There is no limitation on the number of claims that can be made in any one period of insurance.

### Innovative covers available

Covers include Brexit cover, tax investigation, restrictive covenant and third party fraud cover.

### Flexibility

Cover automatically responds to most changes in your charity such as an increase in your income following a new contract.

### Control

Ability to elect to defend claims rather than settle where there is a good prospect of success.

### Access to exclusive **rradar** advisory service

Included within the cover is access to:

- expert legal, regulatory and risk management advice and support
- confidential employee whistleblower helpline

Provided by leading law firm, **rradar** legal.

### About this document

This document is a summary of the insurance cover provided by the Management liability choice insurance policy. Therefore it does not contain the full terms and conditions of your insurance. You can find these in the policy document. This summary is for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

# Summary of cover

## Features and benefits

### Trustees' liability (standard cover)

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- Legal costs, awards and settlements for any claim or regulatory action brought against any past, present or future director, trustee, officer or employee.
  - Legal costs of representing any director, trustee, officer or employee at an official investigation.
  - Claims arising from the exit of the United Kingdom from the European Union (Brexit).
  - £100,000 additional limit for non-indemnifiable loss for each insured person.
  - Costs of up to £50,000 for **rradar** legal to investigate any new circumstance.
  - Costs of up to £25,000 for directors' or trustees' personal tax investigations (where a covered claim could follow).
  - Costs of up to £250,000 for deprivation of assets.
  - Up to £25,000 for an insolvency hearing.
  - Automatically gives cover on the same terms for all subsidiary companies including any subsidiaries bought during the period of insurance.
  - Includes claims brought in any jurisdiction including USA.
  - Claims against directors, trustees, officers or employees caused by the operation or administration of any pension scheme, employee benefit scheme or trust fund.
  - Claims against directors or trustees for an unlimited period following retirement during the period of insurance.
  - Automatically includes 30 days cover on the same terms following a management buy-out.
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### **Employment practices liability (optional cover)**

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- Legal costs, awards and settlements for any employment claims brought against you or any past, present or future director, trustee, officer or employee.
  - Legal costs of representing any director, trustee, officer or employee at an official employment investigation.
  - Automatically includes all subsidiary companies including any subsidiaries acquired during the period of insurance.
  - Claims arising from breaches of TUPE (transfer of undertakings protection of employment) legislation.
  - Only knowledge of directors, human resources and legal applied to the company in the event of a claim.
  - Automatically includes 30 days cover on the same terms following a management buy-out.
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### Charity, clubs and associations legal liability (optional cover)

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- Legal costs, awards and settlements for any claim or regulatory action brought against you.
  - Claims arising from the exit of the United Kingdom from the European Union (Brexit).
  - Legal costs of representing you at an investigation.
  - Automatically gives cover on the same terms to all subsidiary companies including any subsidiaries bought during the period of insurance.
  - Claims against your business caused by the operation or administration of any pension or employee benefit scheme.
  - Cover up to £100,000 for all claims in each period of insurance for loss to your business due to employee dishonesty or third party funds fraud. (cover must be selected)
  - Cover up to £10,000 for third party funds transfer and telephone fraud when you select employee dishonesty cover.
  - Claims caused by a failed public offering.
  - Automatically includes 30 days cover on the same terms following a management buy-out.
  - Up to £25,000 for tax investigations.
  - Claims caused by a breach of professional duty.
  - Defence costs up to £100,000 for breach of contract claims.
  - Crisis public relations costs of up to £25,000 following sustained negative social media.
  - Costs of up to £100,000 for **rradar** legal to contact your customers and/or suppliers where legally required to following a breach of data protection law.
  - Costs of up to £25,000 for **rradar** legal to pursue your legal rights in a contract dispute or to recover a debt.
  - Defence costs for infringement of copyright claims.
  - Pollution clean up costs of up to £25,000.
  - Costs of up to £25,000 for **rradar** legal to pursue your legal rights in a contract dispute or to recover a debt.
  - Regulatory mitigation cover added for self reporting.
  - Claims caused by any libel or slander (other than printing, publishing or media sectors).
  - Loss of paper or electronic documents up to £100,000.
  - Your damage limitation costs.
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## Additional services included

Access to **rradar**, an award-winning legal, regulatory and risk management advice company, is included in your AXA MLP policy. **rradar** gives you the tools and support to confidently run your business in compliance with relevant legislation, whilst expertly guiding you to safety if problems do arise.

To help you manage your legal risks, at any stage of your policy (and within the scope of your policy), **rradar** can answer your questions, educate your business or assist with any specific concerns or investigations against you, whilst offering advice on a wide range of legal and regulatory issues which could face your business, including:

- **Human resources and employment**
- **Waste and environmental regulations**
- **Taxation**
- **Money laundering, fraud, bribery and corruption, anti-competitive practices**
- **Legal advice on a wide range of areas** including corporate governance, directors' and shareholders' duties, contracts, intellectual property, data protection and cybercrime, financial crime, motoring and criminal offences.

## Cover includes

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- Pro-active advice to help you avoid getting into trouble in the first place.
- Free **rradarstation** enquiry line – our **rradarstation** telephone and email enquiry lines are available for you and your nominated employees to use; offering your business the very best in business related regulatory or legal advice. Staffed by UK based experts including HR professionals, health and safety specialists and former tax inspectors, as well as leading accountants, solicitors and barristers, **rradarstation** offers advice on HR, employment, health and safety, and every other business-related regulator, allegation, investigation and prosecution, as well as commercial disputes.
- **rradarstation** online\* – access **rradarstation's** online digital resources at any time. **rradarstation** online is packed full of easy to read compliance and risk management information, including templates, draft contracts of employment, specimen letters, 'how to' articles, case studies, videos, training, guides, policies and more.
- **rradargrace**\* – your business' virtual legal assistant: for instant legal support, no matter where or when you need it. Download **rradargrace** as an app to your smart device/ phone, or use her online and she will answer your business-related legal FAQs and deliver you guidance, tools and templates, at the verbal ask of your question or the click of a button. **rradargrace** is regularly updated by our legal and risk management experts to support more business-related legal areas. She will also become more helpful and tailored to your business needs, the more your business works with her. **rradargrace** is a market-leading, legal tool and is available to you now, under this policy.

### Additional services included *continued*

- Updates and alerts on regulatory changes.
- 24/7 **Crisis Legal Helpline** – Should an incident occur, **rradar's** experienced team of expert defence, investigation lawyers and industry experts are on hand to help you when you need expert legal advice. Advice can be provided over the phone, by email, or face to face wherever needed. **rradar** will provide on-going support throughout a case and aim to provide advice to prevent the same problem from happening again in the future.
- Legal privilege – **rradar** is a fully authorised and regulated legal practice. This means that legal advice, or communication with **rradar** because of specific claims against you, may not be disclosed in related legal proceedings.

#### rradar



6 Beacon Way  
Hull  
HU3 4AE



Enquiry line:  
**0800 955 6111**  
(Mon-Fri 8am-6pm)  
Crisis line: outside office hours  
**0800 955 6222**



Email: [contactus@rradar.com](mailto:contactus@rradar.com)

#### Digital access\*

You will need your **rradar** services account details to log-in to **rradarstation** online or **rradargrace**. Please check your email account for an email from **rradar** with these details, from when you took out the policy, or speak to your broker to request **rradar** services access.

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## Limits of cover available

### Charities, clubs and associations

Unless stated otherwise, the limit of cover applies to each and every claim and includes defence costs, settlements or awards made.

£100,000	£250,000	£500,000
£1,000,000	£2,000,000	£5,000,000

## Significant or unusual exclusions and limitations

### Exclusion or limitation

### Applicable section(s)

Claims directly relating to bodily injury exclusion.

All

Deliberate or dishonest acts and deliberate breaches of regulation exclusion.

All

Fines and penalties imposed exclusion for criminal acts.

All

Overseas subsidiary companies exclusion

All

Past claims, matters known or litigation commenced prior to start of the policy exclusion.

All

Claims made after a take-over or merger exclusion.

All

### Significant or unusual exclusions and limitations *continued*

<b>Exclusion or limitation</b>	<b>Applicable section(s)</b>
Claims arising from the operation of a defined benefit pension scheme exclusion.	Trustees' liability and Charity, clubs and associations legal liability
Claims outside of the United Kingdom exclusion.	Employment practices liability and Charity, clubs and associations legal liability
Contractual payments exclusion.	Employment practices liability
Non compensatory payments exclusion.	Employment practices liability

### Standard excesses (applies to defence costs and awards or settlements)

<b>Section of cover</b>	<b>Excess</b>
Directors' and officers'/Trustees' liability.	Nil
Employment practices liability.	£10,000 each and every claim including defence costs. The standard excess will reduce to £1,000 where you have registered with and followed the advice of <b>rradar</b> legal for any matter that may lead to a claim. Any applicable excess will only be charged at the end of a claim and will not apply to a successful defence.
Charity, clubs and associations legal liability.	
Legal pursuits	£2,500
All other claims	£5,000



## **Policy duration**

This is an annually-renewable policy.

## **Applicable law**

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

## **Making a complaint**

If you have a complaint about your policy you should contact the agent or AXA office where it was bought.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**

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**AXA Insurance UK plc**

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