



Summary of cover

Management Liability for UK charities, clubs and associations

April 2021

Why choose AXA's Management liability policy?

The Management liability policy is available to any UK registered Charity, club or association excluding those in the education sector.

We offer cover for

- Trustees' and officers' liability.
- Employment practices liability.
- Charities, clubs and association 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.

Wide cover as standard

Cover for employment, regulatory, negligence, civil liability, pensions, circumstance investigation, contractual defence and pursuit, pollution and employee dishonesty claims as standard.

Innovative covers now included

Covers include Brexit, Tax investigation, Restrictive covenant and property dispute pursuit and third party fraud covers.

Flexibility

Cover automatically responds to most changes in your business such as the purchase of another company.

Control

Ability to elect to defend claims rather than settle where 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
- Pro-active advice to help you avoid getting into trouble in the first place
- Unlimited access to thousands of documents and draft templates
- Advice provided over the phone, by e-mail or face to face

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

About this document

This document is a summary of the insurance cover provided by the Management liability 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' and officers' liability

- Legal costs, awards and settlements for any claim or regulatory action brought against any past, present or future trustee, director, officer or employee.
 - Legal costs of representing any trustee, director, officer or employee at an official investigation.
 - Claims arising from the exit of the United Kingdom from the European Union (Brexit). (new)
 - Costs of up to £25,000 for directors' personal tax investigations (where a covered claim could follow). (new)
 - Costs of up to £25,000 for an insolvency hearing. (new)
 - £100,000 additional limit for non-indemnifiable loss for each insured person.
 - Costs of up to £50,000 for **rradar** legal to investigate any circumstance. (increased limit)
 - Costs of up to £100,000 for deprivation of assets.
 - 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/trustees for an unlimited period following retirement during the period of insurance.
 - Claims against directors for personal roles with any charity/not for profit organisation.
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Employment practices liability

- Legal costs, awards and settlements for any employment claims brought against you or any past, present or future trustee, director, officer or employee.
 - Legal costs of representing any trustee, director, 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.
 - 30 days cover on the same terms following a management buy-out.
 - Civil fines and penalties included.
 - Only knowledge of directors, human resources and legal applied to the company in the event of a claim.
 - Definition of circumstance defined to not include routine employment disciplinary events and dismissals.
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Charity, clubs and associations legal liability

- Legal costs, awards and settlements for any claim or regulatory action brought against you.
- Legal costs of representing you at any official investigation.
- Claims arising from the exit of the United Kingdom from the European Union (Brexit)
- Claims arising from allegations of professional negligence or civil liability.
- 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.
- Cover up to £10,000 for third party, funds transfer and telephone fraud
- Costs of up to £25,000 for Tax investigations
- Cover for Fees for Intervention (FFI), Environment Agency Fees and Pension civil penalties.
- Claims arising from a judicial review.
- Costs of up to £50,000 for **rradar** legal to mitigate any potential claim.
- Costs of up to £100,000 for **rradar** legal to contact your customers/suppliers where legally required to following a breach of data protection law.
- Crisis public relations costs of up to £25,000 following sustained negative social media.
- Defence costs up to £100,000 for breach of contract claims.
- Costs of up to £25,000 for **rradar** legal to pursue your legal rights in a contract dispute or to recover a debt.
- Costs of up to £25,000 for **rradar** legal to pursue your legal rights for a breach of covenant.
- Costs of up to £25,000 for **rradar** legal to pursue your rights in a property dispute. (new)
- Pollution clean up costs of up to £25,000 included.
- Regulatory mitigation cover added for self reporting.
- Only knowledge of directors, human resources and legal applied to the company in the event of a claim.

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

- 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.

Contact



Address:
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

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.

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
£10,000,000		

Significant or unusual exclusions and limitations

Exclusion or limitation	Applicable section(s)
Direct claims directly relating to bodily injury exclusion.	All
Deliberate or dishonest acts and deliberate breaches of regulation exclusion.	All
Fines and penalties imposed 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*

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

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

Section of cover	Excess
Trustees' and officers' liability.	Nil
Employment practices liability.	£10,000 each and every claim including defence costs. The standard excess will reduce to £1,000 where you are registered with, and follow advice of rradar 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.
Charities, clubs and associations legal liability.	£5,000 other than: Legal pursuit claims - £2,500 each and every claim

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).

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

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AXA Insurance UK plc

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