

# Financial lines Chubb Elite not for profit

## Product profile

CHUBB®



### **What is the target market for Elite Not for Profit?**

All charities & not for profit organisations registered in the United Kingdom & the Channel Isles.

The following are not target markets:

- Local government authorities or local government departments ( such as NHS Trusts, QANGOS)
- Trade unions
- Political parties, political affiliations, lobbyists, human rights activists
- International charities
- Mutual financial institutions
- Professional football clubs

### **Who is insured under the policy?**

Trustees, governors, committee members, employees, volunteers, directors & officers.

The charity or not for profit organisation & its subsidiaries.

### **What cover does the policy provide?**

Cover is provided under separate insured sections and includes:

- Insured Person Liability
- Organisational Legal Liability
- Organisation Employment Practices Liability
- Employee Dishonesty
- Kidnap & Extortion

### **Services - [www.chubbgateleyuk.com](http://www.chubbgateleyuk.com)**

Chubb have partnered with national law firm, Gateley PLC, to provide your clients with added value services to help your clients avoid any potential Employment Practice or Directors or Officers incidents that may arise.

### **What does the helpline provide?**

Access to up to 42 minutes advice from the Gateley teams on any one employment issue or regulatory matter.

The purpose of the helpline is to provide initial legal guidance (by telephone) on matters which may result in a claim under the Not For Profit insurance policy.

Independent and confidential guidance is provided by qualified, experienced and specialist solicitors.

It includes a preliminary review by email of standard correspondence and documents.

State of the art technology gives each adviser on line access to your matter and any previous advice preventing duplication and ensuring an efficient service.

Available from 8.30am until 5.30pm, Monday to Friday (excluding public holidays)

## What is not covered by the helpline service?

Detailed consideration of documents/evidence is outside the scope of the helpline as is amending and/or drafting documents.

It does not include guidance on matters involving collective employment law rights (for example, it does not include collective consultation redundancy procedures or TUPE consultation procedures).

The helpline function is not intended to be used as a substitute for comprehensive legal advice and/or representation and the helpline is not intended for use where the insurance policy has triggered.

## What limits are available?

The following Limits of Liability are the maximum available for this product; Limits will be considered upon request and may vary.

Each insured section has its own standalone Limit of Liability, and each Limit of Liability is in the aggregate.

Insured Person Liability: £10 million

Organisation Legal Liability Limit is automatically provided as 50% of the limit purchased under the Insured Persons Liability Section up to a maximum of £5 million

Organisation Employment Practice Liability Limit is automatically provided as 50% of the limit purchased under the Insured Persons Liability Section up to a maximum of GBP5 million.

Employee Dishonesty: £50,000

Kidnap & Extortion: £25,000

It is important to note that the above should be treated as a guide only. This information is descriptive only. The precise coverage afforded is subject to the terms and conditions of the policy as issued.

The covers described in this document are not all automatic, and may have limits of liability and terms and conditions. They may attract an additional premium. Please contact your local Chubb representative for full details.

This document is intended for the use of professional insurance brokers only

## To discover more

[chubb.com/uk](https://chubb.com/uk)



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