



## Not for Profit Protection Renewal Schedule

Policyholder Name: **Trustees on behalf of The Heulwen Trust**  
 Policy Number: **RSA5380**  
 Policy Period From: **15 April 2023** Policy Period To: **15 April 2024**

Trustee Liability Limit of Indemnity	Gross Premium	IPT	Total (inc IPT)	RSA Proportion	
<b>£1,000,000</b>	<b>£104.00</b>	<b>£12.48</b>	<b>£0.00</b>	<b>£116.48</b>	<b>100.00%</b>

### Retention / Excess (Each and Every Loss)

A. Retention (World-Wide Excluding North America) is subject to a Retention of £0  
 B. Retention North America provided to the Company is subject to a Retention of USD \$0

Civil Society Liability of Indemnity	Gross Premium	IPT	Total (inc IPT)
<b>£1,000,000</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>

Corporate Liability Retention £2,500 Each and Every Loss (Any One Claim)

Employment Practices Liability Limit	Gross Premium	IPT	Total (inc IPT)
£0	£0.00	£0.00	£0.00

Employment Liability Retention £5,000 Each and Every Loss (Any One Claim)

Fidelity Limit	Gross Premium	IPT	Total (inc IPT)
<b>£50,000</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>

Fidelity Retention £2,500 Each and Every Loss (In the Aggregate)

Professional Indemnity Limit	Gross Premium	IPT	Total (inc IPT)
£0	£0.00	£0.00	£0.00

Professional Indemnity Retention £2,500 Each and Every Claimant (In the Aggregate)

	Gross Premium	IPT	Total (inc IPT)
<b>Total Policy Premium</b>	<b>£112.00</b>	<b>£12.48</b>	<b>£116.48</b>

**Wording Applicable** Charities and Not For Profit E traded Any One Claim (UKC04770E)  
 Copy of the Policy Wording is available on request or from our website: [www.rsabroker.com/mp](http://www.rsabroker.com/mp)

### Endorsement Summary

#### **RSA D&O 1: BODILY INJURY EXCLUSION**

The Insurer shall not be liable for Loss directly or indirectly based on, arising out of, or in any way involving any Claim arising out of, directly or indirectly resulting from or in consequence of, or in any way involving bodily injury, mental anguish, emotional distress, sickness, disease or death.

## **RSA D&O: ABUSE EXCLUSION**

The **Insurer** shall not be liable for **Loss** directly or indirectly based on, arising out of, or in any way involving any **Claim** arising out of, directly or indirectly resulting from or in consequence of, or in any way involving **Abuse**.

For the purposes of this endorsement Section VII Policy Definitions are amended by the addition of the following definition;

**Abuse** means

- 1) acts of hurting or injuring mentally or physically by maltreatment or ill-use
- 2) acts of forcing sexual activity rape or molestation
- 3) repeated or continuing contemptuous coarse or insulting words or behaviour

All other Policy terms and conditions remain unaltered

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### **Law Applicable**

Under the laws of the United Kingdom both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based or if the Insured is based in the Channel Islands or the Isle of Man the law whichever of those two places in which the Insured is based.

### **Complaints Procedure**

A copy of the complaints procedure is available on request.

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## **Policy Extensions**

<b><u>Trustee Liability Extensions</u></b>	
Civil Fines and Penalties (New)	Policy Section Limit
Compensation for Court Attendance	£250 per person up to 10% of Policy Section Limit up to £100K
Corporate Manslaughter / Homicide Act 2007	Policy Section Limit
Crisis & Regulatory Event (New)	10% of Policy Section Limit up to £50k
Emergency Costs and Expenses (New)	10% of Policy Section Limit up to £100k
Investigation defence costs	Policy Section Limit
Outside Trusteeship/Entities - This Extension does not apply to USA Claims	Policy Section Limit
Personal Liability for Unpaid Taxes following Insolvency (New)	10% of Policy Section Limit up to £100k
Pollution (New)	Policy Section Limit
Retired and Former Trustees	Policy Section Limit
Spouses	Policy Section Limit
Discovery Period	12 months for 100% additional premium
<b><u>Not for Profit Organisation Liability Extensions</u></b>	
Corporate Killing to Manslaughter Defence Costs (New)	Policy Section Limit
Emergency Costs and Expenses	5% of Policy Section Limit up to £50k
Pollution Defence Costs (New)	Policy Section Limit
Social Media Public Relations consultancy fees (New)	10% of Policy Section Limit up to £100k
Discovery Period	12 months for 100% additional premium
<b><u>Employment Practices Liability Extensions</u></b>	
Discovery Period	12 months at 100% additional premium