

## **INSURANCE ARRANGEMENTS FOR THE MULTIPLE DISTRICT 105**

This is a brief summary of our MD insurance cover. Please remember all Clubs can download the latest "Guide to Insurance for LCI MD 105" from the MD Website ([www.lionsmd105.org](http://www.lionsmd105.org)) or can obtain copies from MDHQ. Our MD Insurance Adviser and your District Insurance Adviser work closely with our MD Insurance Brokers to ensure Clubs always have someone able to give guidance. Please do not sign contracts/agreements which contain "hold harmless", "any liability howsoever caused" or "consequential loss" clauses. If you need any help at all it is better to be safe than sorry, so please do not hesitate to ask.

### **1. Insurance Policies**

#### **a) Employers Liability Insurance**

**This policy covers unpaid "employees" and paid employees**

##### **Insurer – ACE Insurance**

Policy Number	47UK125335
Limit of Indemnity	£10,000,000
Applicable in Great Britain Northern Ireland the Isle of Man or the Channel Islands	
Policy Number	IECANA01717
Limit of Indemnity	Euros 13,000,000
Applicable in Eire	

#### **b) Public / Products Liability Insurance**

##### **Insurer – ACE Insurance**

Policy Number	HD0G 21731936 & 47UKC13098
Limit of Indemnity	£10,000,000 (Eire – Euro equivalent at prevailing exchange rate)

##### **Principal Exclusions:**

All liability in association with:-

- aviation,
- hot air ballooning,
- parachuting or bungee jumping,
- marine or waterborne risks.
- the use of any motor vehicle.

#### **c) Personal Accident (covering accidents whilst participating in Lions activities including travel to or from an event)**

##### **Insurer - Chubb Insurance**

##### **Operative Time**

Whilst in pursuit of normal Lions duties, or whilst travelling directly between meetings/activities and residence (normal or temporary)

**Category 1:**

Any member, the spouse of a member or any voluntary helper over 16 years of age and in gainful employment.

**Category 2:**

Any member the spouse of a member or any voluntary helper under 16 years of age and/or not in gainful employment.

<b><u>Benefits</u></b>	<b>Category 1</b>	<b>Category 2</b>
1) Death (but see NB1 below)	£30,000	£30,000
2) Loss of Limbs or Sight	£30,000	£30,000
3) Permanent Total Disablement	£30,000	£30,000
4) Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£30,000	£30,000
5) Total Loss of Hearing in one ear	£7,500	£7,500
6) Temporary Total Disablement Maximum 104 weeks	£200pw	£200 per week proven out of pocket expenses
7) Temporary Partial Disablement	£Nil	£ Nil
8) Medical Expenses	£Up to 20% of amounts paid under Benefits 1-5 or 30% of amounts paid under Benefit 6 whichever is the greater – Maximum £5000	£Up to 20% of amounts paid under Benefits 1-5 - Max £5000

**Principal Exclusions/Restrictions**

- Death benefit limited to £2,000 for persons under 16.
- Maximum age limit 85 years

NB1: Partners do not have to be minuted to be included in the cover.

NB2: In Eire the euro equivalent will be paid at the prevailing rate of exchange

**d) Regalia & Equipment**

**Insurer – Royal & Sun Alliance**

**Insured** - Lions Clubs International includes Lions, Lionesses, and Leos Clubs

**Cover:**

"All Risks" on Regalia, comprising of Presidential Badge and Collar and Articles of Association and other Regalia and equipment the property of the Insured other than Caravans, Electrically Powered Vehicles (including Wheelchairs), Watercraft and Aircraft

Limit any one Club £10,000 subject to a single article limit of £2,500

Cover for equipment hired in or borrowed is covered up to £1,500.

**Excess:**

£50 each and every claim

**Territorial Limit:**

Anywhere in, or in transit within, Great Britain, Northern Ireland, the Channel Islands, Isle of Man and Republic of Ireland

Anywhere else in the World up to 30 days in any one period of insurance

**Exclusions:**Unattended Vehicles

Cover excludes theft from an unattended vehicles unless the property is in a locked boot or glove compartment and all points of access to the vehicle are locked or the vehicle is stolen at the same time.

Electronic Risk ExclusionTerrorism Exclusion**e) Money****Insurer – Royal & Sun Alliance****Limit per Club/District or Event**

- |  |          |
|--|----------|
| 1) Non Negotiable Money (i.e. Crossed cheques, crossed banker's drafts)  | £250,000 |
| 2) In the Insured's Premises during Working Hours or any location where the Insured is undertaking fund raising activities or in transit   | £5,000   |
| 3) Money not contained in a locked safe in the Premise outside business Hours  | £250     |
| 4) Money in a locked safe outside business hours   | £1,000   |
| 5) In a Bank Night Safe  | £5,000   |
| 6) Whilst at the private dwellings of members<br>(but increased to £500 if property remains occupied by at least one member of the family) | £250     |

**Personal Accident Assault covers following hold-up or attempt thereof.**

Death	£7,500
Loss of eye(s) or limb(s)	£7,500
Permanent Total Disablement.	£7,500
Temporary Total Disablement (per week for up to 104 weeks)	£75
Temporary Partial Disablement (per week up to 104 weeks)	£38

NB Weekly benefits are only available for wage earners

Cover in respect of Personal Accident Assault only relates to people aged 16 -70

**Escort Requirements**

It is a condition precedent to liability in respect of loss of money in transit that the amounts shown below are accompanied by the stated number of escorts being responsible able-bodied adult persons

Amount	Number of Escorts
£0 - £2,500	1
£2,500 - £5,000	2

**EXCLUSIONS**

- During transit by unregistered post
- From an unattended vehicle
- Due to clerical accounting errors, depreciation in value, unexplained shortage, dishonoured cheques, or the use of counterfeit money.

**PLEASE REFER TO YOUR POLICY DOCUMENT FOR A FULL DEFINITION OF ALL TERMS, CONDITIONS AND EXCLUSIONS**

**f) Legal Expenses**

**Insurer – DAS Legal Expenses Services**

A 24 hour legal advice helpline is provided

Tel No **0117 934 2111 (UK) or 1850 670747 (Eire)**

Please ensure that the policy number TT8/3740812 (UK) and TT8/7021001 (Eire) is quoted

NB Except in District 105I the cover is now Self Insured. The same terms and condition apply to Self Insurance as pertained under the insured arrangement. Potential or actual claims must always be referred to our Insurance Brokers, Sutton Winson.

Do not enter into correspondence where a claim is intimated without the prior consent of Sutton Winson. Do not wait for a solicitor's letter!

## **2. Important Note relating to the use of Motor Vehicles**

The Lions Insurance programme does not cover the use of motor vehicles. It is therefore important that where Club members provide their own vehicles for Club activities or where a vehicle is loaned by a local company, that the owner of the vehicle notifies his/her Insurers. Vehicles must not be used until the Motor Insurers have agreed that the use acceptable. For your protection, you are recommended to obtain written confirmation of this.

## **3. Additional Insurances**

### **Insurer – Royal & Sun Alliance**

The following policies are arranged with Royal & Sun Alliance to accommodate the needs of individual clubs and the premiums are charged directly to the clubs where applicable.

- Wheelchairs
- Caravans
- Property and Business Interruption
- Stallholders Public Liability
- Time on Risk – All Risks cover for hired/borrowed equipment in excess of £1,500
- Short Term Motor for Christmas Activities

## **4. Duty of Disclosure**

It is very important that all circumstances material to the insurance are declared to MD's insurers prior to any event taking place. If you are in any doubt as to what is material, please contact the MD or District Insurance Adviser or the MD Insurance Brokers. It is better to be cautious rather than risk repudiation of a claim because the fullest information was not disclosed.

Clubs should consider very seriously the appointment of a Safety Officer to assist in the reduction of Risk.

## **5. How to make a claim**

In the event of a claim being made, all relevant details must be forwarded to MD Insurance Brokers (details above) without delay. No liability must be admitted or settlement made, agreed or suggested as this may prejudice our position with Insurers.

**PLEASE REFER TO "GUIDE TO LIONS INSURANCES" FOR A MORE COMPREHENSIVE SYNOPSIS OF OUR POLICY COVERS**

**October 2009**