

Which cover do we need?

Trying to decide on the right insurance cover is not as daunting as it may first seem. One way is to take a close look at the table below, select the categories of insurance cover that you need and then see whether Community Shield or Charity Shield is best for you. Please note that this table should be seen as a guide only, full summaries of cover and specimen policies can be seen in 'Policy downloads' - see main navigation on left hand side.

Community Shield or Charity Shield?

Community Shield	Charity Shield	
✓	✓	Public & Products liability (including liability for accidental damage to premises hired for meetings or other activities, often a requirement of the hire agreement with the owner of the premises). Extensions include:
✓	✓	Member to member liability (protects individual members against liability for accidental injury to other members in the course of Group activities)
✓	✓	Employer's liability (it is a legal requirement to arrange this cover if you have any employees, part-time or full time. The cover should also be arranged if you have any authorised volunteers)
✓	✓	Accidental loss or damage to equipment or effects owned by the group or for which they are responsible.
✓	✓	Loss of Money belonging to the group.
	✓	Property (loss or damage to your buildings, contents, stock, equipment or other property)
	✓	Business interruption (loss of income or extra costs incurred following a property claim)
	✓	Charity Trustee Indemnity
	✓	Fidelity (loss of money or goods as a result of dishonesty of employees or volunteers)
	✓	Goods in transit (damage to your goods whilst in transit by road, rail or post)
	✓	Equipment breakdown
	✓	Personal accident
	✓	Legal expenses (arising from a range of legal issues)
	✓	Any equipment on hire or leased to us where the agreement requires us to insure it

Choose from Community Shield or Charity Shield and then call 0845 60 61 331 (low cost call), to request an application form and further details.