

**Broker Ref:** CIPG01CH01  
**Date:** 03/06/2025

Peace&grace CIC  
73  
Netherfield Gardens  
Barking  
IG11 9TN

Dear Patience Palmer,

**Re: Ansvar Insurance Policy No. ACY 2420498**

We refer to the above policy, the renewal of which falls due on the **17/06/2025** and based on the information your insurers hold, we have pleasure in confirming your premium for this coming year will amount to **£156.36**.

**Insurance Act 2015**

It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsource functions for your business.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

**If you are unsure of your obligations or whether information is material, then you should disclose it to us.**

If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases, this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

**Charity Policy**

Policy Number **ACY 2420498**  
Inception Date **17/06/2025**  
Policy Term **12 Months**

Premium Quoted **£156.36**  
including Insurance Premium Tax (IPT) at 12%

Please refer to the premium page, this provides you with the full premium breakdown plus payment options available. **Changes to the Direct debit scheme are noted on the premium breakdown page.**

**Contact Us**



01206 760780



hello@wrsinsurance.co.uk



www.wrsinsurance.co.uk

**Opening Times**

Monday	9am - 5pm
Tuesday	9am - 5pm
Wednesday	9am - 5pm
Thursday	9am - 5pm
Friday	9am - 5pm
Saturday	Closed
Sunday	Closed

Closed Bank Holidays

**www.wrsinsurance.co.uk**

WRS Insurance Brokers is a trading name of SEIB Insurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority. Registration number: 479477.

## Documentation Enclosed

The documents listed below are enclosed for your kind attention:

- ◆ Pre-Contract Credit Information
- ◆ Demands and Needs Statement
- ◆ Insurance Act Leaflet
- ◆ WRS Data Privacy Notice
- ◆ Ansvar Data Privacy Notice
- ◆ DAS Data Privacy Notice
- ◆ Policy Schedule
- ◆ Statement of Fact Document
- ◆ Employers' Liability Certificate
- ◆ Public Liability Confirmation
- ◆ Policy Summary
- ◆ Policy Wording
- ◆ Terms of Business Agreement

Please click on the icons below to view the Policy Wording and Policy Summary.



Policy Wording



Policy Summary

## What to do now?

Please read all the enclosed documents carefully to ensure your insurance needs are met, and advise us if you further wish to modify or adjust any of the levels of cover. It would be best if you referred to the policy wording for the full terms and conditions of the insurance contract.

Note any changes made may affect the premium and terms of the policy.

## Changes in Circumstance

You must notify us immediately of any changes in circumstances which may increase the possibility of loss, damage or legal liability covered by this policy. **Examples could include:**

- ◆ Change of address or name
- ◆ Addition or amendments to insurance requirements
- ◆ If you have been declared bankrupt or are subject to bankruptcy proceedings
- ◆ If you have had any claims or convictions

The above are merely examples, and there may be other circumstances we would want you to tell us about. If you are in any doubt please contact us, as a failure to notify us of any such changes could lead to your policy being cancelled, or a claim rejected or not fully paid.

If you would like to discuss the policy, please contact us on the number below.

Yours sincerely,

**The WRS Team**  
01206 760780

DC: CHRP v1.0 May 2025

**[www.wrsinsurance.co.uk](http://www.wrsinsurance.co.uk)**

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## Your Insurance Premium Breakdown

Below is a breakdown of how the premium has been calculated.

Basic Premium £139.61

Insurance Premium Tax (IPT) at 12% £16.75

**Total Amount Due £156.36**

## Notice of Policyholder – Change of premium finance provider

Last year you opted to use the premium finance facility offered by your insurer Ansvar Insurance and pay your premiums in monthly instalments by direct debit.

From your renewal date, the premium finance provider will change to SEIB Insurance Brokers Ltd trading as WRS Insurance Brokers. You'll still be able to spread the cost of your insurance over 0% interest monthly instalments with no additional fees, but this will now be arranged on a more convenient paperless basis removing the need for signatures and saving you time.

There is no action needed by you and we will change your direct debit over and provide you with the confirmation once arranged.

We do offer various payment methods, as shown below.

Please read the attached pre-contract credit information carefully and should you have any queries or concerns please do contact us.

## Payment Methods

We accept the following ways to pay:



By Credit or Debit Card (Visa or MasterCard)



By BACS payment (Barclays, Sort Code: 20-35-01, Account Number: 23492451. Please quote your Broker Reference at the top of this letter)



By cheque (made payable to SEIB Insurance Brokers Ltd)



By Monthly Instalments

## Reminder

If you receive a request via email from WRS Insurance Brokers to make a change to any of your account details and/or to transfer any funds, you **must not** respond to the email and **must** contact us immediately.

[www.wrsinsurance.co.uk](http://www.wrsinsurance.co.uk)

WRS Insurance Brokers is a trading name of SEIB Insurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority. Registration number: 479477.

# SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers

## Pre-contract credit information

Company providing credit SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers

South Essex House  
North Road  
South Ockendon  
Essex RM15 5BE

### Key features of the credit product

Type of credit	Fixed term credit																				
Total amount of credit	£140.76																				
Total deposit paid	£0.00																				
Details of credit provided	Annual premium for the period of the insurance cover																				
Length of credit agreement	10																				
Payment Schedule	<table><tr><td>17/06/2025</td><td>£15.60</td></tr><tr><td>17/07/2025</td><td>£15.64</td></tr><tr><td>17/08/2025</td><td>£15.64</td></tr><tr><td>17/09/2025</td><td>£15.64</td></tr><tr><td>17/10/2025</td><td>£15.64</td></tr><tr><td>17/11/2025</td><td>£15.64</td></tr><tr><td>17/12/2025</td><td>£15.64</td></tr><tr><td>17/01/2026</td><td>£15.64</td></tr><tr><td>17/02/2026</td><td>£15.64</td></tr><tr><td>17/03/2026</td><td>£15.64</td></tr></table>	17/06/2025	£15.60	17/07/2025	£15.64	17/08/2025	£15.64	17/09/2025	£15.64	17/10/2025	£15.64	17/11/2025	£15.64	17/12/2025	£15.64	17/01/2026	£15.64	17/02/2026	£15.64	17/03/2026	£15.64
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17/12/2025	£15.64																				
17/01/2026	£15.64																				
17/02/2026	£15.64																				
17/03/2026	£15.64																				
	<b>Total</b> <b>£156.36</b>																				
Total amount to pay including handling charge	£156.36																				
Credit is provided as a deferred payment for a service	CIPG01CH01 CH																				

### Cost of the credit

Borrowing rates that apply to the credit agreement	0% handling charge
Annual Percentage Rate of Charge (APR)	0.0% Total cost is shown as an annual percentage of the total amount of credit

## Pre-contract credit information

### Related Costs

Late Payment costs	We won't charge you for any late payments
Missing payment consequences	If you miss payments, we may cancel the insurance policy that the credit is being used to pay for. This would leave you without the protection of this insurance cover. It may also make it harder for you to get credit in the future.

### Other important legal aspects

Right to cancel	You have the right to cancel your credit agreement within 14 days from receiving a copy of this agreement.
Early repayment	You have the right to repay the credit early at any time, either partially or in full.
Credit reference agency checking	When we make a decision to give you credit we may use information provided by credit reference agency. If the information they provide about you means we decide not to progress your credit agreement, we'll give you the details of that agency.
Right to draft credit agreement	Unless you are a business, you have the right to request a copy of the draft credit agreement free of charge, unless at the time of your request we have decided not to progress your credit agreement.
Length of time the company providing credit is bound by the pre-contractual information	The information on this form is valid for 14 days from the time you receive it.

Broker Ref: 108680/CIPG01CH01  
Date: 03/06/2025

Patience Palmer  
73 Netherfield Gardens  
Barking

IG11 9TN

Dear Patience Palmer,

Important Confirmation of the set up of your Direct Debit Instructions including future payment Schedule.

Re: Charity Policy Number CIPG01CH01 - Peace&grace CIC

Thank you for arranging a policy with ourselves, we hope you have found this way of arranging your Direct Debit payment very convenient.

Having accepted your direct Debit details via the phone / paper based / online, we would like to confirm that they are correct. Your payments will be collected by Direct Debit through SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers instalment plan, below are the details of the total amount payable and how the instalments will be collected.

Total amount to be paid	£156.36
Deposit Paid	£0.00
Amount for which credit is provided	£156.36
Total charge for credit (equal to APR of 0.0%)	£0.00
Total remaining amount payable	£ 156.36

The first instalment of £15.60 is payable on or just after 17/06/2025, followed by 9 instalments of £15.64 each at monthly intervals starting on or immediately after 17/07/2025.

All instalments will be debited from Account Name	METRO BANK	Account Number	16639
Sort Code	230580		

If the above details are incorrect, or if you have any queries, please let us know immediately. However, if your details are correct you need do nothing and your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time. A copy of the Direct Debit Guarantee is below.

**For your information, the collection will be made using this reference, Service User Number: 409960 Reference : 00CIPG01CH01**

If any instalment is not paid on the due date, the full amount will become immediately payable and if not received we may cancel the insurance by sending seven days written notice to your last known address. In the event of a claim on the policy the full amount will become immediately payable.

Yours sincerely



Mr Gungor Baykan, Head of Broking & Operations

#### **DIRECT DEBIT GUARANTEE**

\* This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.



\* If there are any changes to the amount, date or frequency of your Direct Debit SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

\* If an error is made in the payment of your Direct Debit, by SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

- If you receive a refund you are not entitled to, you must pay it back when SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers asks you to  
\* You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

SEIB INSURANCE BROKERS LTD T/AS WRS INSURANCE BROKERS

DC: DD99 v1.0 February 2025

**Broker Ref:** 108680/CIPG01CH01  
**Date:** 03/06/2025

**Credit Agreement Regulated by the Consumer Credit Act 1974**

After reading the conditions of the Agreement set out on this sheet and your rights stated hereunder please sign and date this form in the box below and then return one signed copy to us immediately. Retain the other copy and keep it safely.

You have a right to cancel this agreement within 7 days. See below for details

Credit Agreement Regulated by the Consumer Credit Act 1974 between SEIB INSURANCE BROKERS LTD T/AS WRS INSURANCE BROKERS of the above address and: Peace&grace CIC

Total amount to be paid	£156.36
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Total charge for credit (equal to APR of 0.0%)	£0.00
Total remaining amount payable	£ 156.36

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**IMPORTANT –YOUR RIGHTS – you should read this carefully**

The consumer credit Act 1974 covers this Agreement and lays down certain requirements for your protection which must be satisfied when the agreement is made. If they are not the Company cannot enforce the agreement against you without a Court Order.

The Act also gives you a number of rights. You have the rights to settle this Agreement at any time by giving notice in writing and paying off all amounts payable under this Agreement which may be reduced by a rebate

If you would like to know more about the protection and remedies provided under the Act you should contact either a Trading Standards Department or a Citizen Advice Bureau.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature (s) of Insured

Dates (s) of Signature

Signed on behalf of SEIB Insurance Brokers Ltd t/as  
WRS Insurance Brokers



Date: 03/06/2025

**YOUR RIGHT TO CANCEL**

You have a right to cancel this Agreement. You can do this by sending or taking a WRITTEN notice of cancellation to SEIB Insurance Brokers Ltd t/as WRS Insurance Brokers at the address above. You have SEVEN days starting with the day after you receive this notice. You can use the form provided.

If you cancel the agreement, any money you have paid must be returned to you. You will not have to make any further payments.

If you cancel the Agreement by want the insurance cover to continue, you will need to pay the full amount of the premium.

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**Date:** 03/06/2025

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**Broker Ref:** 108680/CIPG01CH01  
**Date:** 03/06/2025

#### **TERMS AND CONDITIONS**

1. This document contains an offer of credit facilities. It may be accepted by the Insured, being at least 18 years of age, signing the form where indicated, inserting the date of such signature and returning it to the company immediately. The copy document should be retained by the Insured.
2. The Company may vary the amount of the instalment payments upwards or downwards following any change in the annual premium payable for whatever reason. Any such change will be notified to the Insured in writing and the amount of any change will be such as to achieve payment of the revised total premium and charge for credit in full on the due date of the last payment hereunder. In such a case the APR may vary accordingly.
3. The Insured agrees to repay the credit by the payment and in the manner set out overleaf.
4. The Company shall have the right to vary the rate of interest on credit as from any renewal date by giving the Insured due notice in writing.
5. If any payment is not made on the due date the whole of the outstanding balance shall become immediately due and payable by the Insured. The outstanding balance in respect of any particular policy may also be taken into account in settlement of any claim under that policy.
6. In the event of a claim or a total loss claim any outstanding premium will become payable in full. In some circumstances, depending on the policy, the remaining balance will be deducted from the final settlement of the claim.
7. If the Company invites renewal for the policy to which this Agreement relates this Agreement will be automatically renewed by the Company unless the annual premium is paid in advance. No further action will be required from the Insured. The Company will give at least 7 days notice before the first payment is collected.
8. This Agreement can be cancelled by either party giving to the other 7 days notice in writing or by the Insured being default of this Agreement.

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#### **Cancellation Form**

Complete and return this form **ONLY IF YOU WISH TO CANCEL THE AGREEMENT**

I/We hereby give notice that I/We wish to cancel the Agreement Re Policy No.

I/We have cancelled the direct debit instruction at my/our bank and

I/We wish to pay by annual premium\*. I/we wish to cancel the insurance completely\* \* Delete as appropriate.

Signed ..... Date .....

**Broker Ref:** 108680/CIPG01CH01

## Important Information incorporating your Demands & Needs

Client Name: Peace&grace CIC

Date: 03/06/2025

Policy Reference: CIPG01CH01

The purpose of this statement is to set out your insurance Demands and Needs.

### Demands and Needs identified:

Based on the information you have provided us; our aim is to provide you with the appropriate cover that will compensate you should you suffer a loss.

In order to do this, you must ensure that the information you give us, your personal details, circumstances, and activities is accurate and regularly reviewed.

You asked for the following: -

An insurance policy covering you for the activities noted within your schedule, and extending to the heads of cover listed below:

Cover	Limit of Indemnity	Excess	Insured/Not Insured
Public and Products Liability	£2,000,000	£100	Insured
Employers' Liability	£10,000,000		Insured
Trustees' and Directors' Indemnity	£100,000	£250	Insured
Legal Expenses	£250,000		Insured
All Risks for unspecified property			Not Insured

For full details of all policy benefits and terms, you should read the policy wording and your schedule.

### Recommendation and our Capacity and Services:

Ansvar provides cover for 12 months.

Please note the insurer for this policy is Ansvar who are part of the Benefact Group which WRS is also a member of under the Broking & Advisory division. We have carefully considered the potential for a conflict of interest to arise and our view is that the procedures we have in place effectively manage the risk. If you would like further information regarding this matter please do not hesitate to contact us.

In sourcing this policy we act as your agent.

In placing this policy we act as agent of the insurer.

In the event of a claim we will act as agent of the insurer.

### Scope of Service:

In sourcing this product:

- ◆ For this class of insurance, we use a selected insurer.

We have taken the following into account:

Their level of service

Premium cost

Their expertise in this field

The length of time they have been established

Their specialism in this type of insurance

This policy has been recommended as it meets your insurance cover requirements listed in the attached quotation / statement of fact / letter, and your demands and needs listed above.

### Remuneration

For this policy, the nature and basis of remuneration we receive is:-

- ◆ When we sell you this policy the insurer pays us a percentage commission from the total premium

You are entitled at any time to request information in writing regarding any remuneration which we may receive.

#### **This is a non-advised sale.**

In our opinion all this information combines to make this a suitable policy for you based upon the facts given by you and the accessible information we already hold about you.

Please check that all the information contained in this statement is correct and complete, please contact us immediately if this is not the case.

Warning: This document is not intended to be a statement of cover.

Please refer to the policy document for this information.



## The Insurance Act leaflet

### When does the Insurance Act come into force?

The Insurance Act 2015 came into force on the 12th August 2016 and changed the way the law deals with the duty of disclosure for commercial insurance contracts. The purpose of the Act was to update the law to reflect the way in which the insurance market has evolved in modern times with the aim being to achieve a fair and balanced regime between insurers and insureds.

### What you need to do?

Under the Act, insurance contracts are still based on good faith and you will have a duty to make a fair presentation of the risk to insurers which will include disclosure of:

- ✓ Every material circumstance which as an insured you are expected to know or ought to know about the risk for which you are seeking insurance; or
- ✓ Sufficient information to put a prudent insurer on notice that it needs to make further enquiries to reveal those material circumstances.

You must ensure that any information you provide is correct to the best of your knowledge and subject to you having conducted a reasonable search for information. This could require you to obtain or verify information with a number of sources who may hold or have access to important information about your business or the insurance risk.

This may include key decision makers or those with responsibility for arranging your insurance (including us as your broker) or other parties that carry out outsourced functions for your business such as (but not limited to):

Senior managers and those with accountability for managing functions relevant to the risk	Persons covered by the insurance e.g. co-insured or sub-contractors
Persons normally involved in arranging insurance for the organisation	Employees who may have in-depth or specialist knowledge on processes and procedures
Risk managers	Outsource contractors and service providers

## What happens if I make a misrepresentation?

In the event that you make a misrepresentation of information which is considered to be deliberate or reckless, i.e. you were aware that you were making a misrepresentation or did not care whether or not you were misrepresenting the risk, an insurer will be allowed to avoid your policy, which means that any claims you make will not be met and no refund of the insurance premium will be made.

If however, you make a misrepresentation of information which is not deliberate or reckless i.e. you appropriately carried out your duty to make a fair presentation but made an honest mistake or omission there are a number of remedies which may be applied by the insurer to achieve a fair outcome as follows:

- If the insurer can prove that it would not have written the policy at all, the insurer can avoid the policy but must return the premiums paid.
- If the insurer would have accepted the risk but on different terms, the contract is to be treated as if it included those terms.
- If the insurer would have entered into the contract but charged a higher premium, the insurer may reduce proportionately the amount to be paid on a claim.

## Warranties & Terms

The Act also includes changes to the way that the law deals with insurers rights in the event of breaches of warranties and terms. These changes will affect both commercial and personal insurance contracts.

Clauses which have the effect of turning representations made by you into a warranty will be prohibited under the Act.

An insurer will no longer be able to avoid a policy where a breach of warranty occurs; instead cover will be suspended for the period that you are in breach of the warranty. This means that where it is possible you may be able to remedy the breach of warranty and continue with the insurance policy. However, insurers will not be responsible for a loss during any period where cover was suspended for a breach of warranty.

The insurer cannot avoid a policy or limit or discharge its liability for non-compliance with any terms which are not relevant to the loss or did not increase the risk of loss which has occurred.

**In order to ensure that you remain fully protected, you must continue to advise us of any warranty on the policy that you cannot comply with.**

An insurer may wish to contract out of certain elements of the Act subject to your understanding and agreement and we will advise you of the implications of this should the situation arise.

As your insurance broker you can rest assured that we are on hand to help you understand your obligations under the Act and to guide you through the process of gathering the information required to make a fair presentation. We will undertake to present this information to insurers on your behalf in a way which is clear and accessible.

We will contact you in good time before your next renewal to formally start the process. In the meantime, if you would like to discuss the insurance act or any other related Insurance matters please contact us.

## Data Privacy Notice

SEIB Insurance Brokers Limited (SEIB) Reg. No. 06317314, Trading as WRS Insurance Brokers. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. SEIB's trading address is South Essex House, North Road, South Ockendon, RM15 5BE, United Kingdom. SEIB is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 479477. We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to non-investment insurance policies. SEIB are also authorised by the FCA in respect of Consumer Credit Business. You can check these details on the Financial Services Register by visiting the FCA website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768.

This privacy notice sets out how we collect and process your personal data. This privacy notice also provides certain information that is legally required and lists your rights in relation to your personal data. This privacy notice relates to personal information that identifies you as a natural person (whether you are an actual or potential customer, an individual who browses our website or an individual outside our organisation with whom we interact). We refer to this information throughout this privacy notice as personal data or personal information and further detail of what this includes are set out in this privacy notice below.

The privacy and security of your personal information is very important to us so we want to assure you that your information will be properly managed and protected by us at all times. Please read this privacy notice carefully as it explains how we may collect and use your personal data.

This privacy notice may vary from time to time so please check it regularly. This privacy notice was last updated on 13-11-2020.

### How to contact us

#### *Controller and contact details*

For the purposes of relevant data protection legislation, we are a controller of your personal data. As a controller we use (or process) the personal data we hold about you in accordance with this privacy notice. If you need to contact us in connection with the use or processing of your personal data, then you can do so using our contact details as set out below. Data Protection Officer at [dataprotection@seib.co.uk](mailto:dataprotection@seib.co.uk) or by writing to Data Protection Officer at South Essex House, North Road, South Ockendon, Essex, RM15 5BE

### What information we hold about you and where we obtain this from

The personal data that we collect about you may include the following information:

- Personal data you provide to us in person, via our website or by telephone
- Personal data you provide when you enquire about insurance, or when you purchase a policy, through us, including information about what and/or who you want to insure, such as vehicle details, business activities, your home or travel details
- General information about you, such as your name, address, contact details and date of birth
- Personal data you provide if you subscribe to any of our mailing or newsletter services
- Your claims and credit history
- Financial details, such as your bank account and card details
- Criminal convictions
- Information about your use of our website such as your IP address, which is a unique number identifying your computer, including personal data gathered using cookies

In addition, we may obtain certain special categories of your data (special categories of data) and data about criminal convictions, and this privacy notice specifically sets out how we may process these types of personal data. The special categories of data are data concerning health.

We collect your personal data from you as a controller when we obtain quotations for insurance for you, when we set up your policy for you and when we make changes to your policy for you. This may also involve the collection of data from or about others who are associated with you and your insurance policy such as other persons insured on your policies or your employees or representatives. By giving us information about someone else for the purpose of arranging insurance for them under your policy such as named driver, employee or travel companion etc. you confirm that you have their permission to do so and that you have shared this privacy notice with them.

By asking us to arrange a contract of insurance for you where this involves passing information to us relating to children, you confirm to us that in doing so you are the responsible guardian of the child.

We also collect information from publicly available sources and third-party databases made available to the insurance industry for the purposes of reducing fraud and financial crime as well as any other third-party databases where your personal data may be held, provided such third parties have lawful bases on which to share such personal data with us.

## **How we use your personal data and the lawful basis for doing so**

*Where we are relying on a basis other than consent*

We may rely on one or more of the following legal bases when processing your personal data for the following purposes:

### **Special categories of data and criminal convictions**

We may also need to collect special categories of data from you such as information about your health, personal data revealing racial or ethnic origin, religious or philosophical beliefs or trade union membership and generic data. We may also collect information on criminal convictions which we may share with third parties. The lawful basis on which we can do this is the processing is necessary for reasons of substantial public interest relating to insurance purposes.

Insurance purposes mean (a) advising on, arranging, underwriting or administering an insurance contract (b) administering a claim under an insurance contract or (c) exercising a right or complying with an obligation, arising in connection with an insurance contract, including a right or obligation arising under an enactment or a rule of law.

### **Who we pass your personal data to**

We may need to pass your personal data to other companies which may include:

- Other companies or brands within our group of companies, for example if we are unable to provide a suitable insurance policy on request or at renewal we will check if any of our associated group companies can provide you with suitable cover
- The insurers, intermediaries and third-party service providers that we use for the purpose of arranging and administering your insurance policy. This may also include risk management assessors, uninsured loss recovery agencies, premium finance providers and other third parties involved (directly or indirectly) in the administration of your insurance and its associated benefits
- Firms that provide administration and processing services to us or on our behalf under contract in order to complete activities such as claims handling, IT systems and administrative services and other activities set out in this privacy notice, as well as support activities such as finance and auditing services
- Organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies
- Other organisations where we have a duty to or are permitted to disclose your personal information by law, for example if we received a valid request from the police or other third-party organisation in the interest of preventing and detecting crime
- Fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud
- Credit reference agencies to check your credit history. This check will be recorded on your credit reference file without affecting your ability to apply for credit or other financial products
- Third parties we use to recover money you may owe us or to whom we may sell your debt
- Another company, if our business or part of it is bought or taken over by that company to make sure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over

The information you share with us may be transferred by us or any of the types of firms or organisations we have noted above, to other countries in order for processing to take place, including locations outside of the UK and the European Union. We will only do so if there are adequate levels of protection in place as required by applicable data protection laws.

### **Accessing our website and cookies**

When you visit one of our websites we may collect information from you, such as your email address, IP address and other online identifiers. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit. We may use third parties to collate IP addresses to help us understand our Internet traffic data and data regarding your browser type and computer. We may also use web usage information to create statistical data regarding the use of our website. We may then use or disclose that statistical data to others for marketing and strategic development purposes, but no individuals will be identified in such statistical data.

We may use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer, mobile phone or tablet depending on the device used to access our website. A pixel tag is an invisible tag placed on certain pages of our website, but not on your computer. Pixel tags usually work together with cookies to help us to give you a more tailored service. We may also use cookies and pixel tags in our email communication to personalise the email and track whether the email has been opened and whether the recipient has used any website links contained in the email communication. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found at <http://allaboutcookies.org>.

Internet browsers normally accept cookies by default, although it's possible to set a browser to reject cookies. However, refusing to accept cookies may restrict your use of our website and/or delay or affect the way in which our website operates. You can find more information on cookies when you visit our website.

The open nature of the internet is such that data may flow over networks without security measures, and may be accessed and used by people other than those for whom the data is intended. While this is outside of our control, we do take the protection of your information very seriously and aim to apply appropriate levels of security at all times.

### **Your rights**

We will only store your data for as long as is necessary to comply with the requirements of your insurance contract(s) and any legal obligations or lawful processing conditions that may exist as a result. You have a number of rights concerning the personal information we use, which you may ask us to observe. In some cases even when you make a request concerning your personal information, we may not be required, or be able to carry out your request as this may result in us not being able to fulfil our legal and regulatory obligations under the lawful processing conditions under which we hold your data or because there is a minimum statutory period of time for which we have to keep your information. If this is the case, we'll let you know our reasons.

### **You can ask us to:**

- Provide a copy of your personal information
- Correct or delete unnecessary or inaccurate personal information
- Restrict or object to the use of your personal information at any time
- Object to any automated decision, including profiling which may have been used by insurers when underwriting your quotation. Where an automated decision has been made we will advise you of this and of your rights
- Provide your personal data in a structured, commonly used and machine-readable format and to have your personal data transferred to another controller. This right only applies where our processing of your personal data is automated and the processing took place initially with your consent or for the performance of a contract with you
- Where we rely on your consent to use your personal information, you can withdraw that consent at any time. Where your consent is withdrawn, your previous consent will remain valid in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you don't want us to contact you again.

If you have any questions or concerns about this privacy notice or your data protection rights please contact us using our details set out at the beginning of this privacy notice.

You also have the right to make an enquiry or to complain to the Information Commissioner's Office (ICO) if you are unhappy with our use of your data, or if you think we have breached a legal requirement. Further details about the ICO are available at: [www.ico.org.uk](http://www.ico.org.uk).

### **How we contact you about other products and services**

We may from time to time process your personal data to let you know about similar products and services that may be of interest to you. This is because we value your custom and we pride ourselves in offering professional and tailored advice which meets your specific insurance needs. This includes keeping you informed on the latest insurance and industry information and details of any offers or promotions relating to the insurance services we provide to you. Our lawful basis for processing your personal data in this way is as necessary to pursue the legitimate interests of our business, unless we have otherwise obtained your consent to do so. We may contact you by post, telephone or e-mail. You will be given the option to stop receiving any communications from us in this regard at any time however please note that this will not affect us contacting you about the servicing of products that you have specifically requested from us.

## **Data Privacy Notice**

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office PLC is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by contacting us.

### **Fraud Prevention**

We need to carry out fraud and anti-money laundering checks and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

### **Further Information**

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at [www.ansvar.co.uk/privacypolicy](http://www.ansvar.co.uk/privacypolicy) or contact our Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 1JZ4AW or on **0345 6073274** or email [compliance@ansvar.co.uk](mailto:compliance@ansvar.co.uk).

## DAS DATA PROTECTION

In addition to any other data processing notice provided in relation to this policy, data under this policy will be processed by DAS Legal Expenses Insurance Company Limited (DAS). When you purchase and use this policy, DAS will process personal information about you, and anyone else whose details are provided to them to provide you with a service or a claim.

DAS will process your personal information in accordance with their Privacy Notice. You can find their Privacy Notice online at <https://www.dasinsurance.co.uk/legal/privacy-statement>. Alternatively, you can make a request for a printed copy to be sent to you by contacting [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk).

*DC: PNDAS v1.0 June 2024*

**THE SCHEDULE:**

Attaching to and forming part of the Policy bearing the number below and written upon policy form FA67 (0721).  
Subject to the terms and conditions of the policy the insurance is for the period shown.

Policyholder  
Peace&grace CIC  
73  
Netherfield Gardens  
Barking  
IG11 9TN

Agent  
SEIB Insurance Brokers Ltd  
South Essex House  
North Road  
South Ockendon  
RM15 5BE

Tel 01708 850000

Policy Number	<b>ACY 2420498</b>	Reason	Renewal
Policy Type	<b>Charity &amp; Community</b>	Premium £139.61	
Period of Insurance	from 17/06/2025 to 16/06/2026	Insurance Premium Tax (IPT) @ 12.0%	£16.75
<b>Total Premium £156.36</b>			

**DESCRIPTION OF THE ORGANISATION:**

Ethnic Support Group

**CHARITABLE ACTIVITIES OF THE INSURED:**

a) We cover the following activities

- Youth Work
- Cultural Education (Adult)
- Counselling Services
- Advocacy
- Clean-up and litter picks
- Clerical and other non-manual work
- Conferences, trade shows and exhibitions
- Delivery and/or collection of goods
- Domestic duties
- Firework display or bonfire event up to 100 attendees
- Fundraising events (excluding fireworks and bonfires) up to 1,000 people
- Gardening (domestic)
- Meetings
- Talks, presentations and seminars

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DC: CHSCH v1.0 June 2024

Policy number 2420498

**ADDITIONAL RISK  
INFORMATION**

b) We are also covering the following additional activities you have disclosed to us:  
Childcare

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

**DECLARED INCOME, WAGES AND VOLUNTEERS**

You have declared to us your:

- a) income as £20,000
- b) wage roll as £0
- c) number of volunteers as 10

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**SCHEDULE**
**General Covers**

The cover provided under the following sections (if shown as operative) applies to all locations specified under this policy.

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1. PUBLIC AND PRODUCTS LIABILITY Indemnity Limit	£100	OPERATIVE £2,000,000
2. EMPLOYERS LIABILITY Indemnity Limit		OPERATIVE £10,000,000
3. TRUSTEES AND DIRECTORS INDEMNITY Indemnity Limit	£250	OPERATIVE £100,000
4. PROFESSIONAL INDEMNITY		NOT OPERATIVE
5. PERSONAL ACCIDENT		NOT OPERATIVE
6. FIDELITY GUARANTEE		NOT OPERATIVE
7. REPUTATIONAL RISKS		NOT OPERATIVE
8. LEGAL EXPENSES Indemnity Limit		OPERATIVE £250,000
9. CYBER		NOT OPERATIVE
10. ALL RISKS		NOT OPERATIVE
11. MONEY		NOT OPERATIVE
12. GOODS IN TRANSIT		NOT OPERATIVE
13. MOTOR POLICY COMPENSATION		NOT OPERATIVE

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**SCHEDULE****Location:**

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
14. PROPERTY DAMAGE		NOT OPERATIVE
15. BUSINESS INTERRUPTION		NOT OPERATIVE
16. LOSS OF INCOME		NOT OPERATIVE
17. EQUIPMENT BREAKDOWN		NOT OPERATIVE
18. TERRORISM		NOT OPERATIVE

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**ENDORSEMENTS**
**215 ACTIVITIES**
**1. EXCLUDED ACTIVITIES**

The following exclusions are added to WHAT IS NOT COVERED under section 1 (Public and Products Liability):

**a) Liability arising from any of the following activities:**

- i.
  - abseiling
  - aerial activities of any kind
  - American football or Australian rules football
  - climbing requiring the use of hands as well as feet (other than children's playground equipment)
  - fire walking
  - firework and/or bonfire events organised or run by any **professional supplier**
  - glacier walking or trekking
  - Gaelic football
  - gorge walking and the like
  - gymnastics
  - horse, pony or donkey riding of any kind
  - martial arts or fighting sports of any kind
  - Olympic style weightlifting
  - parkour or freerunning
  - powerlifting
  - professional sport of any kind
  - racing or time trials (other than on foot)
  - rugby
  - tree climbing
  - underground activities of any kind including but not limited to caving and potholing.
- ii. football where:
  - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
  - **you** manage, control or organise a football league system.
- iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

**b) Liability arising from any activity that involves the use of:**

- airborne lanterns
- bicycles other than for normal road use
- cables or wires
- elastic ropes
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- land, kite or fly boards of any kind
- land, sand or ice yachts of any kind
- motorised fairground rides
- roller blades
- sandboards
- segway vehicles
- skates
- skateboards and hover boards
- skis
- sleds
- snowboards
- snow tubes of any kind
- toboggans
- water based play inflatables
- weaponry.

**c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:**

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

**d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.**
**2. PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION**

Section 1 (Public and Products Liability), subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- go-karting
- gymnastics
- horse, pony or donkey riding
- ice skating
- inflatable play equipment
- javelin throwing
- land, kite or fly surfing or boarding
- land, sand or ice yachting
- motorised fairground rides
- Olympic style weightlifting
- paint-balling
- powerlifting
- roller blading
- roller skating
- rope courses
- skateboarding
- zip wires
- zorbing.

**330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT**
**1. The policy definitions of **computer system** and **data** are deleted and replaced by:**
**computer system**

For the Cyber section only this definition is as follows:

**hardware, data**, computer networks, websites, intranet and extranet sites

For the Terrorism section only this definition is as follows:

any computer or other equipment or component or system or item which processes, stores, transmits or receives **data**

For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows: any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility

**data**

For the Cyber section only this definition is as follows:

facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by **hardware**, but not including software and programs

For the Terrorism section only this definition is as follows:

data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever

For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows: information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**

2. The following definitions are added to this policy:

**cyber act**

any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of, or operation of any **computer system**

**cyber incident**

- a) any error or omission, or series of related errors or omissions involving access to, processing of, use of, or operation of any **computer system**, or
- b) any partial or total unavailability, or failure, or series of related partial or total unavailability or failures, to access, process, use or operate any **computer system**

**infectious or communicable disease**

any disease, pandemic or epidemic including but not limited to any:

- a) virus
- b) bacterium
- c) parasite
- d) other organism or infectious matter
- e) mutation or variation to any of the above whether:
  - i. living or dead
  - ii. natural or artificial
  - iii. officially declared an epidemic or pandemic or not transmitted by any direct or indirect means (whether asymptomatic or not)

**time element loss**

business interruption, contingent business interruption or any other consequential losses

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

**INFECTIOUS OR COMMUNICABLE DISEASE**

loss, **damage**, liability, cost, expense or any other sum of whatsoever nature directly or indirectly caused by, resulting from, arising out of or related to or contributed to by:

- a) any **infectious or communicable disease** including but not limited to:
  - i. the fear of a threat (whether actual or perceived) from an **infectious or communicable disease**
  - ii. contamination or fear of contamination (whether actual or perceived) of property by an **infectious or communicable disease** but this shall not exclude direct physical loss or physical damage to insured property at the **premises** occurring during the **period of insurance** resulting directly or indirectly from, or caused by, a peril otherwise insured by this policy
- b) any action taken or failure to take action to prevent, control or respond to any **infectious or communicable disease**.

Provided that:

- this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- in the event of any contradiction in this policy this exclusion shall always take primacy
- where **we** apply this exclusion the burden of proving the contrary shall be upon **you**
- this exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:
  - a) Employers' Liability
  - b) Public Liability
  - g) Trustees' and Directors' Indemnity
  - h) Directors' and Officers' Liability

- c) Medical Malpractice
- d) Reputational Risks
- e) PR Crisis Communication
- f) Professional Indemnity

- i) Personal Accident
- J) Legal Expenses
- k) Terrorism.

**CYBER LOSS (PROPERTY)**

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

- a) any unauthorised access to, or loss of, alteration of, or damage to, or a reduction in the functionality, availability or operation of a **computer system** or any unauthorised access to, or modification of, **data**.

Notwithstanding the provisions of this sub-paragraph 1. a) and subject to all other terms and conditions and exclusions contained in this policy, this policy will provide cover for physical loss of, or physical damage to, property insured under this policy (not including **data**) and any **time element loss** directly resulting therefrom where such physical loss, or physical damage, is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy:

- i. Fire, lightning or explosion
- ii. Impact by aircraft or vehicle or animal or falling objects
- iii. Wind, storm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow
- iv. Escape of water or oil
- v. Riot or civil commotion
- vi. Subsidence, heave or landslip
- vii. Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- viii. Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- ix. Accidental damage to insured property caused by persons physically present at both the time and location of such damage

- b) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data**

Notwithstanding the provisions of this sub-paragraph 1. b) in the event that hardware or the data storage device of a **computer system** insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1. a) above which results in damage to, or loss of, **data** stored on that hardware or the data storage device, then the damage to, or loss of, such **data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost **data** under this policy shall be limited to the cost of reproducing **data**, provided that such costs are otherwise indemnifiable under this policy.

Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering and assembling such **data** but shall not include the value of the **data** whether to the **insured** or any other party even if such **data** cannot be recreated, gathered or assembled

- c) any:

- i. unauthorised appropriation of **data**
- ii. unauthorised transmission of **data** to any Third Party
- iii. misrepresentation or use or mis-use of **data**
- iv. operator error in respect of **data**

- d) any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1. a) – 1.c) above

e) any action taken, or failure to take action, to prevent, control, limit or respond to anything described in sub-paragraphs 1. a) – 1. d) above. This exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:

a) Employers' Liability	g) Directors' and Officers' Liability
b) Public Liability	h) Personal Accident
c) Medical Malpractice	i) Legal Expenses
d) Reputational Risks	j) Terrorism
e) Professional Indemnity	k) Cyber
f) Trustees' and Directors' Indemnity	l) Equipment Breakdown.

- 4. The following cyber exclusion is added to WHAT IS NOT COVERED under each of sections 1 (Public and Products Liability) and 2 (Employers' Liability):

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and **costs and expenses** resulting from:

- a) statutory liability under the Employers' Liability cover,
- b) liability caused by or arising out of a **cyber act** or a **cyber incident** that results in **bodily injury** to third parties or physical damage to third party material property
- c) liability arising under extension 6 Data Protection of section 1.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data** is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

- 5. Amended limit – Data Protection extension (Public and Products Liability)

Under extension 6 Data Protection of section 1, the most **we** will pay is deleted and replaced by:

The most **we** will pay is:

- £1,000,000 for any **claim**, and for all **claims** in any one **period of insurance**, for damages and **costs and expenses** following civil cases against **you** for material and non-material damage
- £100,000 for any **claim**, and for all **claims** in any one **period of insurance**, for defence and prosecution costs awarded against **you** following criminal cases.

6. The following changes are made to WHAT IS NOT COVERED under section 4 (Professional Indemnity):

a) The following cyber exclusion is added:

**We** do not cover any liability under this section of the policy for, or directly or indirectly arising out of, or in any way connected with:

- i. any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto
- ii. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data**

Notwithstanding the above, no cover otherwise provided under this section for **claims made** arising from any negligent act, negligent error, negligent omission or negligent breach of duty committed in the conduct of **your activities** shall be restricted solely due to the use of a **computer system** or **data**.

b) Exclusion 2. a) is deleted and replaced by:

2. Liability directly or indirectly arising from:

- a) any **bodily injury** to any person or **damage** to, or destruction of, or loss of, including loss of use of, any property, unless directly caused by any negligent act, negligent error, negligent omission or negligent breach of duty

7. The following cyber exclusion is added to WHAT IS NOT COVERED under section 3 (Trustees' and Directors' Indemnity):

No indemnity will be provided in respect of:

- a) any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing, or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto
- b) any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any **data** including any amount pertaining to the value of such **data**

However, this exclusion shall not apply to **claims made** which a **trustee or director** becomes legally liable to pay as damages and **costs and expenses** arising from a **wrongful act** involving access to, processing of, use of, or operation of, any **computer system** or **data**.

#### 340 TERRITORIAL EXCLUSION (PROPERTY) – GENERAL EXCLUSIONS

The following general exclusion is added to this policy.

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

#### TERRITORIAL EXCLUSION (PROPERTY)

The following definition is added to this policy:

**excluded territory**

- a) Belarus (Republic of Belarus), and
- b) Russian Federation, and
- c) Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions)

any loss, **damage**, liability, cost or expense of whatsoever nature, directly or indirectly arising from, or in respect of, any:

- a) identity domiciled, resident, located, incorporated, registered or established in an **excluded territory**, or
- b) property or asset located in an **excluded territory**, or
- c) individual that is resident in or located in an **excluded territory**, or
- d) **claim**, action, suit or enforcement proceeding brought or maintained in an **excluded territory**, or
- e) payment in an **excluded territory**.

This exclusion will not apply to any coverage or benefit required to be provided by **us** by law or regulation applicable to **us**, however, the terms of any sanctions clause will prevail.

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) shown below:

a) Employers' Liability	f) Trustees' and Directors' Indemnity
b) Public Liability	g) Directors and Officers Liability
c) Medical Malpractice	h) Personal Accident
d) Reputational Risks or PR Crisis Communication	i) Legal Expenses
e) Professional Indemnity	j) Cyber

Date of Issue 03/06/2025

**Ansvar Insurance**, 4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS  
Phone: 0345 60 20 999 Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk) Website: [www.ansvar.co.uk](http://www.ansvar.co.uk)

ACY 2420498

Effective from 17/06/2025

Client ('you/your') Peace&grace CIC

#### THE CONTRACT OF INSURANCE

- This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we / us / our).
- If the premium is to be paid by instalments to us, our application form must be full completed and received by us within 14 days of cover being inceptioned / renewed, otherwise payment by instalments will not be accepted by us.
- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and retain the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation and certificates. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
- Any policy issued will be governed by the law of England unless your legally registered address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
- We will communicate with you in English at all times.
- Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them.
- Our policy cover is underwritten by Ecclesiastical Insurance Office plc. The Legal Expenses cover is dealt with by DAS Legal Expenses Insurance Company Limited.

Date of issue 03/06/2025

DC: CHSF v1.1 April 2025

ACY 2420498

Effective from 17/06/2025

Client ('you/your') Peace&amp;grace CIC

Please check that the following details we have for you are correct.

If any information is missing or incorrect then please advise your insurance advisor or us and we will issue a revised statement of facts and if applicable update any terms.

### ORGANISATION DETAILS

- 1) Your:
  - a) organisation is a Community Groups
  - b) Charity registration number is not advised
- 2) Year your organisation was established:
- 3) You confirm that your organisation's:
  - a) income does not exceed £20,000
  - b) wage roll does not exceed £0
  - c) volunteers does not exceed 10
- 4) You confirm that you do not have any assets, employees or representation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man requiring cover under this policy.
- 5) You confirm that you comply with all statutory regulations, including those related to health and safety, product safety and environmental issues.
- 6) You confirm that there has been no change in your activities or legal structure in the last twelve months or have any planned changes in the next twelve months.
- 7) You confirm that you or any director, partner, trustee or committee member, either as private individuals or in connection with any business or organisation, have not been:
  - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act 1974 can be ignored), other than motoring offences
  - b) the subject of any unsatisfied County Court Judgement, Sheriff Court Decree, bankruptcy, insolvency or voluntary agreement, or been disqualified from holding a company directorship
  - c) the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body
  - d) the subject of any adverse publicity in the last five years, or anticipate being the subject of any adverse publicity in the next twelve months.
- 8) You confirm that you:
  - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to:
    - i) breach of a policy condition
    - ii) non-disclosure or misrepresentation of a material fact
    - iii) claims or losses
    - iv) non-compliance with risk improvement requirements
  - b) are not aware of any circumstances that might give rise to a claim
  - c) are not aware of any incident that may give rise to threatened actions or lawsuits in respect of any of your publications, statements or broadcasts.
  - d) have not had any claim(s) or loss(es) or incurred any liability, for any of the risks to be insured, within the last five years other than those stated under 'CLAIMS DETAILS'.
- 9) You confirm that you, or any of your trustees, directors, partners or management committee, have not been designated or specified under:
  - a) the Sanctions and Anti-Money Laundering Act 2018, or
  - b) any similar sanctions list provided by the United Nations, European Union or the United States of America
- 10) Your previous insurance details.
  - a) Insurer:
  - b) Policy number:
  - c) Expiry date:
- 11) You confirm that each of the premises to be insured, the buildings and outbuildings are of 'standard construction'. By 'standard construction' we mean:
  - a) walls built of brick, stone or concrete, and
  - b) roofed with slates, tiles, profiled metal (not lead, copper, aluminium or corrugated iron) or concrete including
  - c) flat felt roof area(s) not exceeding 20% of the total roof area.

Any non-standard construction for buildings will be noted as '**Non-standard**' under the relevant 'Risk Location' and any further details will be shown under 'DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US'.

**COVER DETAILS**

**The following statements numbered 12 to 20 inclusive are only applicable if the appropriate section of cover is shown as operative on your schedule.**

- 12) For property cover (including contents), you confirm that the buildings and outbuildings at each premises to be insured are:
  - a) kept in a good state of repair and are not undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work
  - b) occupied and used in accordance with your charitable activities and there are not any unoccupied, in whole or part, buildings
  - c) not in an area where flooding has occurred
  - d) not sited on a flood plain or within 400 metres of any body of water e.g. river, lake, stream or other watercourse
  - e) not located on sites that have any unusual features e.g. a bridge, railway line, river, lake, mine, quarry, gravel pit, well or cliff.
  - f) not powered by, or contain any, renewable energy generating machinery or plant other than:
    - i) wind turbines less than 10kw generating capacity
    - ii) solar or photovoltaic panels less than 50kw generating capacity
- 13) For subsidence cover, you confirm that each of the premises to be insured:
  - a) are free from any signs (e.g. cracking) of:
    - i) subsidence (downward movement of the ground beneath the buildings other than by settlement)
    - ii) heave (upward movement of the ground beneath the buildings as a result of the soil expanding)
    - iii) landslip (downward movement of sloping ground)
    - iv) settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction)
  - b) has not had underpinning or remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion.
- 14) For contents cover, you confirm that you meet our minimum standard of physical security or any additional specific protections agreed, at each premises to be insured, and that you will maintain those protections at all times in efficient working order, and keep them in effective operation.
- 15) For liability cover, you confirm that:
  - a) all your charitable and recreational activities (including fund-raising events) have been disclosed to us and specified in the policy wording and schedule or by endorsement or otherwise agreed by us in writing
  - b) those treatments or professional services you require cover for have been disclosed to us and specified in the schedule
  - c) you always ensure that established codes of practice and safety are complied with for such activities or work
  - d) none of your activities involve any work on ships, offshore installations or at oil or gas refineries, chemical works or airports
  - e) any professional supplier working for you must have in force their own liability insurance which provides cover for their activities
  - f) any manual work undertaken away from your premises or any work abroad (other than clerical work while on a temporary visit abroad) has been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing.
- 16) Where you or any of your employees, volunteers or professional suppliers work unsupervised with children or vulnerable adults, or have unsupervised access to children or vulnerable adults, you confirm that you have:
  - a) no allegations of abuse made against you or any of your employees, volunteers or professional suppliers whilst working for you or acting on your behalf, and
  - b) prepared and implemented a written safeguarding policy that is regularly reviewed, and
  - c) appointed someone to advise you on safeguarding matters and deal with allegations or concerns, and
  - d) implemented safe recruitment procedures for your personnel (including any necessary Disclosure and Barring Service, Disclosure Scotland or AccessNI checks where appropriate), and
  - e) provided safeguarding training with regular refresher or procedure updates based upon current "best practice" for all of your employees, volunteers and professional suppliers, and
  - f) arrangements in place for the reporting of concerns and allegations, and
  - g) retained securely or will retain securely:
    - i) a copy of your safeguarding policy, including any revisions to it and records of any training delivered to your employees, volunteers or service providers, and
    - ii) copies of any employment and engagement applications, references, identity verifications, Disclosure and Barring Service, Disclosure Scotland or AccessNI checks, and
    - iii) records of any abuse allegations or incidents, including notifications to the appropriate authorities.

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17) For products liability cover, you confirm that:

- a) you have not or do not sell or supply:
  - i) products incorporated into any aircraft, spacecraft, watercraft or mechanically propelled vehicles
  - ii) products incorporated into any gas, chemical, petrochemical or power generation plant
  - iii) medical, surgical, dental, pharmaceutical or therapeutic products
  - iv) or export products to the United States of America or Canada
- b) any manufacture, processing, servicing, repairing, testing or assembly of components or complete articles have been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing
- c) records of all products supplied (including their instructions for use and warnings) and details of the quality control system used are retained by you.

18) For loss of licence cover (premises licence with a designated premises supervisor or a Club Qualifying Certificate), you confirm that there has not been any review of the premises licence resulting from a police closure order or representation by any interested party.

19) For trustees' and directors' indemnity cover, you confirm that:

- a) your governing documents do not prohibit the purchase of trustees' and directors' indemnity insurance
- b) your most recent annual financial report and accounts were independently examined or audited, where required by any regulatory body governing your organisation, and were not qualified in any way
- c) your most recent annual accounts had a positive net worth (that is total assets exceed total liabilities)
- d) you are able to pay the organisation's debts as they fall due.

20) For cyber cover, you confirm that:

- a) you have an email and internet usage policy to manage email use and prevent access to inappropriate or potentially damaging websites that employees are expected to follow, and
- b) when recruiting new employees you undertake background checks including credit checks and DBS checks, where required, before employment is offered, and
- c) if making payments online or transferring money you have documented procedures in place to ensure that payment requests are genuine and verified before making payments, and
- d) data backups are performed at least every seven days. If a service provider processes or stores data for you, make sure that the terms of the contract between you and the service provider allow data to be backed up in line with this condition, and
- e) you use data storage and service providers that are based in the United Kingdom, Channel Islands or Isle of Man, and
- f) there is a firewall in place which controls access to your computer system, and
- g) your computer system is protected with up-to-date anti-virus software which is paid for and not freely available and is updated at least every seven days, and
- h) any handling or processing of any special categories of data, as defined under current data protection legislation, has been disclosed to us and agreed by us in writing.

**DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US**

None

**CLAIMS DETAILS**

None

## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)*

Policy Number: 2420498

1. Name of policyholder: Peace&grace CIC
2. Date of commencement of insurance: 17 June 2025
3. Date of expiry of insurance: 16 June 2026

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

For and on behalf of **ANSVAR INSURANCE**  
A business division of Ecclesiastical Insurance Office plc



Mark Hews, Group Chief Executive Officer

**Notes:**

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

### IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Certificates of Insurance must clearly state the name of the policyholder and, where applicable, make reference to insured subsidiary companies.

As required by your policy terms, any change to the name of the policyholder or the formation, acquisition or divestment of subsidiary companies must be notified to Ansvar.

If you have any associated companies you will need to have separate cover.

## CONFIRMATION OF PUBLIC LIABILITY COVER

Policy number:	ACY 2420498
Policyholder:	Peace&grace CIC
Period of insurance:	17 June 2025 to 16 June 2026
Public and Products Liability indemnity limit	£2,000,000

**Important Notes:**

1. The above details are a brief synopsis of cover. Other exclusions, limitations and restrictions apply that will only be identified from a full reading of the policy, its schedule, any endorsements and certificates.
2. Cover is subject to the terms and conditions of the policy.

# Terms of Insurance Business - E Trade Charity and Community Insurance

Please read this document carefully as it sets out our terms and contains important regulatory and statutory information.

## About us

SEIB Insurance Brokers Limited T/A WRS Insurance Brokers Reg. No. 06317314. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Trading address; Cadman House, Maurice Way, Stanway, Colchester, Essex, CO3 0BA United Kingdom. WRS Insurance Brokers is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 479477. We're permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to non-investment insurance policies. WRS are also authorised by the FCA in respect of Consumer Credit Business. You can check these details on the Financial Services Register by visiting the FCA website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768.

## Our service

For this E Trade Charity and Community Insurance we obtain a quotation using a single provider, Ansvar Insurance. Should your demands and needs not be met under this basis, please contact us, using the contact details set out below, and we will conduct a fair analysis of the market in order to meet your requirements. Should any additional products not included in this E Trade Charity and Community Insurance be required to meet your demands and needs, a single carrier may be used. You can request a list of those insurers from whom we select our products if you wish. We will also make clear in our documentation prior to conclusion of the contract, areas where we are acting as agent for the customer, the insurer or both.

## Your duty of disclosure

**Commercial customers:** Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk, and will be deemed to know what should reasonably have been revealed by the search. Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

## How to cancel

You may have a statutory right to cancel this policy within the cooling off period of 14 days from the inception of the New Business or Renewal. Please refer to your policy summary or your policy document for further details. If you cancel within the cooling off period (where it applies) you will receive a full refund of premium from the insurer subject to no claims being made. If you wish to cancel outside the cooling off period, you may receive a pro-rata refund of premium. No return of premium will be due in the event that a claim, loss or accident has occurred within the period of insurance.

## Protecting your information

Your privacy is important to us. We will process your personal data in accordance with applicable data protection law.

We process the personal information that you provide to us during enquiries and applications relating to insurance products and services for the purposes of offering and carrying out insurance related services to you or an organisation that you represent. Your personal data is also used for business purposes such as fraud prevention and business management. This may involve sharing your personal data with, and obtaining information about you from our group of companies and third parties such as loss adjusters, credit reference agencies, fraud prevention agencies, service providers, professional advisors or business partners and our regulators to verify your identity or creditworthiness, to avoid fraud, for premium collection purposes and to obtain beneficial quotes and payment options on your behalf. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected and transferred in accordance with applicable data protection law. Should we intend to process your personal data for any purpose not specified in this Terms of Insurance Business we will provide you with further information prior to such further processing taking place.

We keep your personal data only for as long as reasonably necessary for the purposes for which it was collected or to comply with any applicable legal or regulatory requirements, and in accordance at all times with our data retention policy. We may use automated decision making in regard to your personal data to assess your risk profile. To the extent that we do make a decision about you automatically, you can request a manual review of the accuracy of an automated decision that you are unhappy with by contacting us using the contact details below. In order to arrange your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependent's health or criminal convictions.

We take privacy seriously and have systems in place to ensure the security and accuracy of any personal information we collect. We restrict access to your information as appropriate to those who need to know that information for the purposes set out above. Applicable data protection law gives you the right to access information held about you. Where we are processing your personal data on the basis that you have consented to that processing then you are entitled to withdraw your consent. If you do choose to withdraw your consent, however, we may be unable to continue providing our services to you. From 25 May 2018, you became entitled to receive the personal data that you have provided to us in a structured, commonly used and machine-readable format, and to transmit that data to another data controller. You can exercise your data protection rights, including your rights to access, restrict, object to the processing of, rectify and erase your personal data by contacting us using the contact details set out below.

## How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us or the insurer direct as soon as possible using the contact details provided.

## Fees and charges

Most insurance brokers and intermediaries will charge administration fees for services, however, for this E trade Charity and Community Insurance no fees and charges apply. WRS reserve the right to charge a fee outside of this E trade Charity and Community Insurance, if that is the case we will issue with a new Terms of Insurance Business stating our fees and charges as standard. All refunds given are after the deduction of commission. If you pay your premium by instalments we will inform you of any additional fees, charges or interest due as part of your credit agreement.

## Our earnings

We can earn by receiving a commission payment from the insurance company with which the insurance is placed. This amount will usually be calculated as a percentage of the insurance premium and the percentage will have been contractually agreed with the insurance company.

We earn different percentages for different classes of business and from different insurance companies. You are entitled at any time to request information regarding any earnings which we may have received as a result of placing your insurance business.

## Protecting your money

Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer. We also reserve the right to retain interest earned on this account. We may transfer your premiums to the insurer through another party, such as a broker or underwriting agent for the purposes of effecting a transaction. By accepting this Terms of Insurance Business, you are giving your consent for us to operate in this way. Please notify us immediately if you have any objection or query.

## Money laundering/Proceeds of crime

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

## Conflicts of interest/Customers best interests

This E Trade Charity and Community Insurance is sold on a non-advised basis. We will always act honestly, fairly and professionally ensuring your best interests are our priority. In certain circumstances we may act for and owe duties of care to insurers and/or other parties. Where we become aware of any actual or potential conflict of interest with our duty to you, we will inform you of the situation and the options available to you before we proceed. WRS is part of the Benefact Group along with Ansvar Insurance. This fact has not influenced the placing of this policy

## Insurer security

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer we place business with. An insolvent insurer may be unable to pay claims or may be unable to pay them in full and you may have to pay a further premium to pay for alternative insurance cover.

## Law and jurisdiction

These Terms of Insurance Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact the Complaints Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE, Telephone number 01708 780000 or Email [complaints@seib.co.uk](mailto:complaints@seib.co.uk). You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service on 0800 0234 567. Further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). If you decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

## Recorded Telephone Conversations

For security and training purposes your call may be recorded and will also be used as proof of the details you have given us to accept your insurance and process any claim.

## Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. The scheme does not apply to Consumer Credit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Consent

By accepting these Terms of Insurance Business, you consent to us providing your personal data to credit reference agencies to obtain credit search information; each of these searches may appear on your credit report whether or not your application proceeds. Should you wish to withdraw your consent please contact us using the contact details set out below.

## Ownership

SEIB Insurance Brokers Limited T/A WRS Insurance Brokers is wholly owned by the Lloyd & Whyte Group Limited. If you have any queries, please write to the Compliance Officer, SEIB, South Essex House, North Road North Road, South Ockendon, Essex, RM15 5BE.

M0047 May