

# **THE SABRE TRUST INSURANCE POLICY (ZURICH)**

## **WHAT DOES THE POLICY COVER?**

In simple terms, the Liability insurance policy will cover

### **Public Liability**

Cover for personnel if they are found to be legally responsible for causing bodily injury to third party (such as a member of the public or another member) or for damage to a third party's property.

Also covered is the personal liability of any Director, volunteer or member of the family of a Director or volunteer in connection with the business.

### **Product Liability**

Cover to protect Trustees and officials from claims made against them which allege that a third party has suffered an injury or financial loss caused by a negligent acts, errors or omissions during the provision of their services. Products can include packaging, labels, containers and instructions used in the course of the business.

### **Libel and Slander**

Provides cover in respect of claims made against the Directors and Volunteers for injuries caused by a publication or oral statement made in the course out of the organisation's business.

### **Personal Accident**

Provides cover for individuals on official duties with the business including journeys directly connected therewith and direct travel between place of residence and place of duty.

## **WHEN DOES THE COVER OPERATE?**

The policy covers all activities of the Sabre Trust from 1st July each year that the policy is renewed

## **WHAT ARE THE POLICY LIMITS?**

The policies' limits are as follows:

### **Liability**

Liability cover is on the proviso that:

All the volunteers who work with children are DBS checked, and that the checks are renewed every three years.

A risk assessment is carried out before starting any activity

Public and Product Liability - cover for your legal liability of up to £5M

### **Personal Accident**

These limits apply to an accidental injury caused whilst the policy operates (see above)

The maximum cover is limited to £500,000

## Insurance Policy

### ***HOW DO I MAKE A CLAIM?***

It is important that all incidents that may give rise to a claim, however minor, are reported to our insurance company, Zurich Insurance Plc as soon as possible after the event.

Please email all incidents to [infothesabretrust@gmail.com](mailto:infothesabretrust@gmail.com) or telephone 0800 335 500 to report this directly to our company, or

[email: zmfarnboroughnewliabilityclaims@uk.zurich.com](mailto:zmfarnboroughnewliabilityclaims@uk.zurich.com)