

# Voluntary Sector Insurance Solutions

The Jobson James Charity & Care division is a leading UK provider of risk and insurance solutions for the voluntary sector.

## Voluntary Sector Insurance Solutions

Using our experience, we are able to offer easy to buy competitive insurance for voluntary groups that:

- Have a total annual income of no more than £250,000, for your whole organisation (for example, including trading Subsidiaries)
- Have no buildings to insure
- Only undertake clerical and/or administrative work, community activities and/or run specified activities
- Do not offer medical, nursing or psychiatric treatment or care and / or residential services or facilities
- Have no more than 10 full time equivalent (FTE) employees and / or 10 FTE volunteers (where one FTE is deemed to work 35 hours per week)

### Cover Options Available

Below are a package of options available. If, however, this does not describe your organisation, but you still need insurance, or, indeed, if you require cover for more than the sums insured stated in the options below, please do not hesitate to contact us on 0121 452 8754. We will still be able to help.

Choose your cover from one of our four packages	Option 1	Option 2	Option 3	Option 4
Employer's Liability	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Public & Products Liability (including Abuse cover - £5m)	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Contents	Not Insured	£10,000	£20,000	£40,000
Tenants Improvements	Not Insured	£7,500	£10,000	£10,000
Computers and Office Equipment	Not Insured	£7,500	£12,500	£20,000
Equipment Breakdown	Not Insured	Included	Included	Included
Stock in Trade	Not Insured	£1,000	£2,500	£2,500
Rent Payable - 12 Months	Not Insured	£12,000	£18,000	£24,000
Specified Business Equipment Worldwide	Not Insured	£2,500	£5,000	£7,500
Business Interruption – Added Expenditure	Not Insured	£10,000	£17,500	£25,000
Money and Personal Accident Assault	Not Insured	Included	Included	Included
Goods In Transit	Not Insured	Included	Included	Included

### Optional Covers

Terrorism
Legal Expenses
Group Personal Accident
Trustee Indemnity / D&O
Employment Practices Liability
Fidelity Guarantee
Professional Indemnity
Loss of Licence
Motor Excess & No Claims Discount Protection

### Cover Highlights

- Voluntary sector specific policy
- Volunteers covered under Employers & Public Liability
- Wide "all risks" cover on property & business interruption sections
- Automatic inclusion of abuse cover - £5m (subject to excess)
- Inclusion of Absence Management & Rehabilitation Service:

In the event of work-related injury or illness the service:

1. Helps to establish the cause and extent of the injury
2. Provides guidance and advice via a management plan which could include:
  - monitoring progress
  - review of NHS-supplied medical services
  - supply of private medical or occupational health services
  - risk improvement recommendations

### Why Jobson James?

- We are a leading UK provider of risk and insurance services to the voluntary sector
- You are assured of sound and impartial advice from a "Chartered" Insurance Broker
- We have our own "in-house" claims service so in the unlikely event of a problem, we are on hand to take up the issue for you
- Peace of mind that you are dealing with a sector specialist
- The client is at the heart of everything we do and you are assured of personal service and attention to detail

### Contact Us

For more information on this and other services we provide, please contact:

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