

BHIB Wholesale Charity Assured Policy - Changes from previous BHIB Charity Assured policy wording. Effective 1.1.2022.

Property Damage All Risks Section and Theft Section

New Cover Clauses included

- Abandoned Vehicles - up to £2,500 limit
- Bequeathed Property
- Contract Works – up to £250k limit
- Exhibitions – up to £50,000 limit / EU wide
- Falling Trees – up to £5,000
- Fire & Rescue Services Damage – up to £50,000
- Incompatibility of Software – up to £50,000
- Insect Nest Removal - up to £2,500
- Loss Minimisation Costs & Preventative Expenditure – up to £50,000
- Property and Fundraising and Catering Events – up to £5,000 / EU wide
- Raffles, Prizes and Donations - up to £1,500 any one loss / £500 any one item
- Resilient Repairs – up to £50,000
- Temporary Repair Costs - up to £50,000
- Trade Samples – up to £25,000

Goods in Transit Section

- Debris removal increased from £250 to £10,000

Money and Assault Section

- Clothing / Personal Effects limit increased to £500 per person (previously £250)
- 100% uplift in limits for fundraising events
- Money in Transit condition applies
- Employee Fraud / Dishonesty must be discovered within 7 days (previously 30 days)
- Money in Vending machines - up to £500
- Assault Age Limits 16 – 80 (no previous limit)

Business All Risks Section

- Option to cover UK Wide / EU Wide / Worldwide (previously UK Wide only)
- Inner limit in respect Portable Computer Equipment
 - Theft from unattended vehicle £2,500
 - Any other Theft £10,000
 - Any other loss £50,000

Business Interruption Section

New cover items

- Unspecified Customers – up to £250,000
- Transit – up to £250,000
- Contract Sites – up to £10,000
- Exhibition Sites – up to £100,000
- Loss of Attraction - Unspecified – up to £10,000
- Second Hand and Donated Stock – up to £10,000
- Outsourced Administrative Service Providers – up to £50,000
- Death or Adverse Publicity of Patron – up to £25,000
- Action by Police, Government or Other Competent Authority – up to £10,000
- Lottery Winners – up to £50,000

- Essential Personnel – up to £25,000
- Public Relations Expenses – up to £25,000

Business Interruption Section *continued*

Cover Changes

- Property Stored – up to £250,000 (previously up to £100,000)
- Failure of Electricity (Terminal Ends) – up to £250,000 (previously supplier's premises only)
- Failure of Gas (Terminal Ends) – up to £250,000 (previously supplier's premises only)
- Failure of Water (Terminal Ends) – up to £250,000 (previously supplier's premises only)
- Disease – limited to premises only, reduced list of diseases and £25,000 any one period (previously 25 mile radius, any notifiable disease and £5,000 limit)
- Failure of Telecommunications (Terminal Ends) – up to £100 per day / £50,000 any one period of insurance (previously supplier's premises only)

Employers Liability Section

- Court Attendance - up to £250 for employees / £500 for Directors per day (previously £150 for employees / £250 for Directors per day)

Public and Products Liability Section

- Court Attendance - up to £250 for employees / £500 for Directors per day (previously £150 for employees / £250 for Directors per day)
- Data Protection Act – up to £1,000,000 (previously £250,000)

New covers

- Care and Treatment – up to £1,000,000
- Pastoral Care

Personal Accident Section

- Age limit - up to 80 years old (previously 12 years and over)
- Medical Expenses – up to 30% of benefit payable / £10,000 per person (previously 15%)

Optional Additional Covers Sections

- Frozen Foods Section
- Computer Section
- Electronic Equipment Section
- Engineering Section
- Contract Works Section
- Book Debts Section
- Loss of Licence Section
- Terrorism Section
- Professional Indemnity
- Management Liability
- Business Travel