

Multiple Sclerosis Society (including Local Groups)

2020 Summary of Insurance cover levels in place for Local Groups.

This document is designed to be a brief overview of the limits of cover in force but does not replace or amend the terms of the insurance policy. Please contact Gallagher for full policy cover details.

Cover only applies to those Local Groups that do not purchase their own insurance elsewhere.

Insurer	:	RSA
Period of Cover	:	25 May 2020 to 24 May 2021
Policy Number	:	RKL23407/05/213

Activities

Cover is in place and is automatically in force for the following general local group's activities and fund raising events detailed by The Society.

Anniversary parties	Gym
Bazaars	Information events
Bring and buy sales	Jumble sales
Charity auctions	Martial arts
Chiropractor	Massage
Coffee morning and the like	Meetings in member's homes
Comedy night	Physiotherapy
Complimentary therapy	Pilates
Conductive education	Podiatry
Conferences	Productions, recitals and concerts
Craft fairs	Reflexology
Cycling	Seated exercise groups
Dance, exercise groups	Social events (at pub, restaurant)
Dances (non disco/nightclub)	Social events-village hall, theatre
Drop-ins (for people affected by MS, needing support)	Street, store and tin collections
Exhibitions/training courses	Tai Chi
External organisations using Local Groups property	Talks
Feldenkrais	Use of exercise equipment
Fitness events (wheel & walk, sponsored runs, golf days)	Village hall/local theatre
Flower shows	Water based exercise
Garden parties (inc BBQs)	Yoga
General fitness	Alexander Technique
Mindfulness	Walking Football
Film/Photo shoots	



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It is important to note that where an above event is being planned to include other activities that are more hazardous (for example the use of inflatable items) these still need to be referred to insurers for confirmation of cover and it must not be assumed that cover is automatically in place without speaking to Gallagher.

All other types of event need to be referred to insurers for confirmation of cover. This does not necessarily mean that insurers will refuse cover or charge an additional premium for all referrals but purely that they wish to be advised specifically about other events and be provided with more information about the operation / management of the event before it takes place. Again, it must not be assumed that cover for other types of event is automatically in force without speaking to Gallagher.

Where a local group facilitates and organises activities such as yoga and physiotherapy these must be undertaken and managed by professionally and appropriately qualified individuals with their own Public Liability / Professional Indemnity insurance covering such activities.

In addition, if a local group provides childcare facilities a separate set of procedures and checks must be adhered to for cover to be operative, please contact Gallagher for details of these.

MONEY INSURANCE

LIMITS :

1. Money in a locked safe out of hours at an MS office (safe keys must be removed from the premises)
£6,000
2. Money at an MS office out of hours not in a locked safe.
£500
3. Money in collection tins and envelopes
£50
4. Money in the occupied private dwelling house of any employee or authorised volunteer
£1,000

LIABILITY INSURANCE

Employers Liability

COVER : Legal Liability in the event of Bodily Injury to any Employee arising out of and in the course of their employment (definition of employees includes authorised volunteers).

LIMIT OF INDEMNITY : £10,000,000 any one cause



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Public Liability

- COVER** : Legal Liability for accidental personal injury to any person (excluding employees) and loss of or damage to property
- LIMIT OF INDEMNITY** :
1. £10,000,000 any one cause in respect of Public Liability
 2. £10,000,000 any one period of insurance in respect of Products Liability.
 3. £2,000,000 any one period of insurance in respect of Malpractice Liability (applicable to specific activities only).

PERSONAL ACCIDENT INSURANCE

- COVER** : Benefits are payable following Accidental Bodily injury (not including sickness, disease or naturally occurring condition or degenerative process) which within two years is the sole course of Death or Disablement.

SCALE OF BENEFITS

Authorised volunteers (covered whilst engaged in activities on behalf of or with the Charity)

- | | |
|--------------------------------------|--------------|
| 1. Death: | £3,000 |
| 2. Loss of one or more limbs / eyes: | £6,000 |
| 3. Permanent Total Disablement: | £6,000 |
| 4. Temporary Total Disablement: | £40 per week |
| 5. Deferment Period: | 14 days |

Personal Accident Insurance is applicable to adults up to the age of 80, the above benefits are reduced by 50% in respect of any volunteer over the age of 75.

Other areas of cover

The above details the standard cover provided to the local groups through the central insurance facility however Gallagher are also able to provide quotations to local groups to provide additional “top up” cover in other areas.



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Examples of this are minibuses, buildings, contents and equipment. In a number of cases Gallagher have been able to significantly reduce the insurance costs a local group has been paying to other insurance providers because of the “economies of scale” of buying together through the central function via Gallagher

Contact for Queries.

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