

## **Target Market Statement – Q Underwriting - Charity Combined**

### **What is this product?**

This is a Commercial Lines General Insurance product suitable for charities, Not-for Profit organisations, and social enterprises.

### **What customer need is met by this product?**

Charity Combined is a commercial insurance product specifically for the Not-for-Profit sector. There are no mandatory sections, with every cover being optional, which allows the customer to build a commercial insurance solution specifically for their organisation. The following covers are available:

#### **Property Damage All Risks**

Financial protection for the organisation's assets (including machinery, stock, contents, or buildings) following damage through events such as fire, theft, flood, escape of water, and subsidence.

#### **Business Interruption All Risks**

Cover for loss of income or extra expenses incurred following insured damage to property.

#### **Specified Business Equipment All Risks**

Financial protection for the portable organisation's assets requiring cover away from the business premises following damage

#### **Terrorism**

Financial protection for the organisation's assets and loss of income following an Act of Terrorism

#### **Equipment Breakdown**

Financial protection for the organisation's assets (including machinery, plant, computer, and electronic equipment) should they be damaged or destroyed by events such as fire or breakdown, and for loss of business income following insured damage to property.

#### **Money and Personal Accident Assault**

Financial protection for the business' financial assets such as cash, and financial benefit for employees assaulted in the course of a robbery.

#### **Group Personal Accident**

Payment of a financial benefit in the event of accidental bodily injury to an employee.

#### **Goods In Transit**

Financial protection for assets belonging to the organisation or third parties whilst they are in the process of being transported or delivered.

**Employers Liability**

Cover for the organisation's legal liability to its employees or volunteers for bodily injury.

**Public Liability**

Cover for the organisation's legal liability to third parties for property damage or personal injury.

**Products Liability**

Cover for the organisation's legal liability to third parties for property damage or personal injury caused by products which they have manufactured or supplied.

**Loss of Licence or Registration**

Cover protecting the organisation against a loss of licence or registration which they require in order to trade.

**Motor No Claims Discount and Excess Protection**

Financial protection for volunteer drivers using their own vehicles for the organisation's business purposes.

**Legal Expenses**

Access to legal advice to help pursue or defend a variety of legal proceedings, including property protection, employment, tax, and contract disputes.

**Trustees Directors and Officers Liability**

Cover protecting both individuals and companies against claims of mismanagement of the organisation.

**Employment Practices Liability**

Cover protecting both individuals and companies against allegations they have breached employment legislation.

**Fidelity Guarantee / Crime**

Cover for any loss of money or other property as a result of theft, fraud, or dishonesty by the business' employees and/or third parties.

**Professional Indemnity**

Cover for organisations which require insurance protection against financial losses from a breach of professional duty.

**Travel**

Financial protection whilst employees are travelling for the purpose of the business.

**Who is this product designed for?**

This product is designed for UK registered charities, Not-for-Profit organisations, and social enterprises.

**Who is this product not designed to support, or are there any features that you should be aware of when offering this product to your customers?**

Customers who are not involved in running UK registered charities, Not-for-Profit organisations, and social enterprises.

This product is also not suitable for consumers as defined by the FCA, namely, a natural person acting for purposes outside of their trade, business, or profession.

**Can this product be sold without advice?**

This product can be sold with or without advice depending on your preference and in line with FCA regulations.

**How can this product be sold?**

We would suggest that this product can be sold face to face, by email, or via telephone.

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