

CONFIRMATION OF RENEWAL

# Markel Care

A solution for organisations providing care, support and education



## Cover Details

To:	Finch Commercial Insurance Brokers Ltd (Southampton office)
Broker reference:	Jill Jukes
Date:	26/02/2022
Period of insurance:	01/03/2022 to 28/02/2023 both dates inclusive
Policyholder's Business:	Not for profit club organising sports and social events for IBM retirees
Policy wording:	Social Welfare Combined

## Insurance cover provided

Public/products liability	Insured
Professional liability	Insured
Management liability	Insured
Entity defence	Insured
Employers liability	Insured
Employment law protection	Not Insured
Personal accident	Not Insured
Fidelity	Not Insured
Property damage	Not Insured
Business interruption	Not Insured
Portable property	Not Insured
Money and personal assault	Not Insured
Transit	Not Insured
Refrigerated stock	Not Insured
Cyber and data risks	Not Insured
Legal Expenses	Not Insured



## POLICYHOLDER DETAILS

**Policy number**  
S10635

### Policyholder name

The Committee for the time being and members of the UK IBM Club

As part of your **Markel Care** policy you are entitled to a number of inclusive benefits to support you in running your business including:



### Care Practitioner Support

Sector specific experts: Practice improvements, regulatory advice, training, health and safety and bespoke consultancy.



### Legal Advice Line

24/7 access to Markel's in-house team of lawyers offering advice on everyday legal matters.



### Law Hub

670+ DIY contracts, policies, forms, and letter templates, covering a range of business situations.



### PR Crisis Management

Specialist PR advice to manage adverse press coverage.

To activate your benefits go to [www.markelcare.co.uk/activate](http://www.markelcare.co.uk/activate)

## HOW TO CLAIM



Contact your insurance broker or email [claimsuk@markel.com](mailto:claimsuk@markel.com) quoting your policy number and the name of the policyholder.

## Endorsements:

An endorsement amends the cover provided by the standard policy wording. Please read each endorsement carefully and if you have any queries as to their meaning or effect on the policy cover please contact us.

W06400	Excluding claims brought by creditors
100508_WSW	Amended limit - investigation costs inner limit (Entity)
W08100	Restated period of insurance (management liability)
100179	AOC Costs inclusive for abuse
100510_WSW	Coronavirus (COVID-19)
100497_WSW	Amended limit - investigation costs inner limit (D&O)

For endorsement wordings see separate attachment.

## Premium

Total premium excluding Employers liability	£ 1,253.60	+ IPT @	12 %
Employers liability premium	£ 995.00	+ IPT @	12 %
Total premium	£ 2,248.60	+ IPT @	12 %

## Public/products liability

Limit: £ 5,000,000

(Public liability; the most we will pay for any one claim/costs and expenses in addition.)

Products liability; the most we will pay in total during the period of insurance/cost and expenses in addition)

UK Excess £ 250 in respect of third party property damage

(the first amount of any claim for which you are responsible)

Jurisdiction: U.K.

(territories where claims can be brought against you. In respect of 'public liability' the wrongful act giving rise to the claim must occur within the United Kingdom; for 'products' it can occur anywhere in the world providing the product is supplied from within the United Kingdom)

## Professional liability

Limit: £ 500,000

(the most we will pay in total during the period of insurance including cost and expenses)

UK Excess £ 250

(the first amount of any claim for which you are responsible)

Jurisdiction: U.K.

(territories where claims can be brought against you; the wrongful act giving rise to the claim can occur anywhere in the world)

Retroactive date: (As per policy wording and/or endorsements)

(Fraud or dishonest acts committed prior to this date are not covered)

## Management liability

Limit: £ 500,000

(the most we will pay in total during the period of insurance including cost and expenses)

UK Excess £ 0

Jurisdiction: U.K.

(territories where claims can be brought against you; the wrongful act giving rise to the claim can occur anywhere in the world)

## Entity defence

Limit: £ 500,000

(the most we will pay in total during the period of insurance including cost and expenses)

UK Excess £ 1,000 (investigations only)

(the first amount of any claim for which you are responsible)

Jurisdiction: U.K.

(territories where claims can be brought against you; the wrongful act giving rise to the claim can occur anywhere in the world)

## Employers liability

Limit: £ 10,000,000

(the most we will pay for any one claim including cost and expenses)

Jurisdiction: U.K.

(territories where claims can be brought against you. The injury giving rise to the claim must occur within the United Kingdom or whilst the employee is temporarily outside the United Kingdom)

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## Please note:

Our quotation assumes that (prior to commencement of cover) there are no changes in circumstance which would cause you to amend the information you have given us including any answers given to questions in a proposal form or to any specific questions we have asked.

If there are changes prior to inception of cover and you fail to tell us this may cause your claim not to be paid or reduce the amount payable or we may treat the policy as though it never existed.

Should you wish to discuss our terms, please do not hesitate to contact your insurance broker.

## Premium finance:

We are able to offer a 10 month premium finance plan with Premium Credit for this contract of insurance. Should you wish to take advantage of these highly competitive facilities please just let us know.

The current level of charge is 2.5%.

Typical 4.7% APR variable.

If you choose to pay by instalments your personal information and the bank details you provide on the Direct Debit Instruction will be passed to our third party finance provider, Premium Credit Limited. They'll send you a welcome pack detailing their full terms and conditions and commence collection of your instalments. A credit agreement will be included for you to sign and return. Premium Credit may begin collecting your Direct Debits before you return your signed credit agreement to pay for any insurance cover you are receiving. If you have any questions about your instalments, contact Premium Credit on 0344 736 9836. On renewal of your insurance policy we'll continue to pass your details to Premium Credit unless you instruct us otherwise.

## CONTACT US

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