

YOUR FREE PUBLIC LIABILITY INSURANCE

This free Public Liability Insurance has been designed to allow Schemes / Associations and volunteers to carry out their roles with protection for their liability and without fear of personal loss.

WHO IS YOUR INSURANCE WITH?

From January 2008, administration of a scheme providing free Public Liability Insurance (PLI) to Neighbourhood Watch Schemes / Associations in England & Wales is managed by the National Council for Voluntary Organisations (NCVO) working in conjunction with CaSE – Charities & Social Enterprise Insurance Management. The insurance is underwritten by Ansvar Insurance Co. Ltd.

HOW IS THE INSURANCE PAID FOR?

The Home Office Crime Strategy Unit gives an annual grant equal to the cost of the insurance premium to NCVO to purchase a suitable insurance policy which ensures that your group is covered for specific events and activities.

WHY IS THE HOME OFFICE FUNDING THE PLI?

The Home Office has funded PLI since 2004. It provides this form of support because it values the Neighbourhood Watch movement and the work it does. The Home Office recognises that provision of this type of cover is important to allow schemes to fulfil their roles.

DOES THE INSURANCE COVER EVERYTHING?

Any insurance policy has some limitations which help protect the Insured and the Insurer. This leaflet sets out clearly what activities and events you are covered for and, importantly, what the insurance policy does not cover.

WHAT DOES PUBLIC LIABILITY COVER?

This policy ensures that if any of your Community Activities cause injury to third parties or damage to third party property the Insurer will cover claims arising for up to £5 million per claim occurring during the insured period. The Insurance applies only to the following agreed Community Activities undertaken for Neighbourhood Watch / Home Watch with your full knowledge and authority and under your control:

- attending conferences and exhibitions
- regional, group, and association meetings
- house meetings
- police liaison
- the preparation and distribution of food or beverages, literature, newsletters, posters and stickers
- erecting, running and dismantling of stalls as a stallholder only at boot sales, jumble sales, fetes and fairs
- sign erection and maintenance, including signs whilst erected, provided that the lower edge of any sign is not less than 2.1 metres (6' 9") above the footway
- visits to schools for promotional, teaching and demonstration purposes provided parents or teachers are always in attendance
- visits to town halls and other public places for promotional, teaching and demonstration purposes
- hosting of school groups for the purpose of learning about your community activities, provided the school groups are accompanied by school staff and do not participate in community activities
- other training, promotional or educational work

COMMUNITY ACTIVITIES DO NOT INCLUDE:

- car window etching
- events (including fund-raising activities), other than promotional, social or special events (including fund-raising) as provided for under extension 5 of section 1
- Boat, House, Pet or Speed Watch
- installation, siting or maintenance of any:
- surveillance or close circuit television installation
- safes or strongrooms
- property marking
- street patrols
- any community activities undertaken away from a school or educational premises involving any person under the age of 16 who is under your direct supervision
- events, including fund-raising activities, other than those defined below (See 'What Events are Covered?')

WHAT ELSE IS NOT COVERED?

Perhaps the most relevant Policy exclusions to you are:

- The first £100 of any claim for third party property damage
- Contractual liability
- Failure of products to perform their intended function
- Fines, penalties, punitive, aggravated, multiplied or liquidated damages

- Offshore activities
- Professional advice, error or services whether given for a fee or not
- Property being worked upon
- Use of mechanically propelled vehicles for which compulsory motor insurance is required
- Use of watercraft & craft designed to travel through air or space

This is not an exhaustive list. Read the full policy to make sure you understand the restrictions and can comply. If you have any questions, call CaSE on 0845 225 2288 or e-mail NHW@caseinsurance.co.uk

WHAT EVENTS ARE COVERED?

The following guidance is given to events which are covered:

- barbecue, bazaar, bingo evening, car boot sale, card game (non-gambling), charity auction, coffee morning, concert (excluding rock concerts), conference, craft fair, dance (excluding discos), dinner, exhibition, fete, film show, flower show, fun day, garden party, jumble sale, outing/excursion, quiz evening, raffle, seminar, sponsored walk, themed party, treasure hunt (excluding motorised vehicles); and:
- undertaken with your full knowledge and authority
- under your or an authorised employee's control

provided that:

- the attendance does not exceed 250 persons at any one time

If your event is not listed, or for larger events: call CaSE Insurance on 0845 225 22 88 or e-mail to

NHW@caseinsurance.co.uk to purchase additional cover.

WHAT OTHER COVER LIMITATIONS APPLY?

Some activities carry a lower level of cover:

- Product Liability for goods (including their containers, packaging, labelling or instructions) no longer in your custody or control that have been sold, supplied or installed by you in connection with the Community Activities – Up to £5 million in all during the insured period
- Defence costs for Health & Safety at work claims - Up to £500,000
- Defence costs for Consumer Protection claims - Up to £500,000

WHAT ABOUT SELLING / INSTALLING EQUIPMENT?

In May we shall extend Product Liability to cover the sale or supply of new proprietary products consisting of:

- badges, pens and other similar promotional goods
- security locks and bolts, peep holes, door chains and similar devices
- intruder alarms that do not require wiring up (portable and free-standing types only)
- fire safety equipment that does not require wiring up (portable or battery powered only), including portable fire extinguishers and fire blankets, and smoke detectors (battery powered only)

This will provide a liability cover of up to £5 million in all during the insured period.

You will be notified when this addition to the Policy is fully enacted.

WHO PAYS IF A CLAIM ARISES?

The first £100 of any claim has to be borne by you. Above that the Insurer settles the liability under the terms of the Policy. If a claim is legitimate and exceeds the liability limit the Home Office will cover the difference.

In all cases of course you must comply with the restrictions set out in the Policy or any other advice issued from time to time by the Home Office or CaSE or the Insurer. If you don't, your insurance may be invalidated and you may have to pay liabilities arising.



FREQUENTLY ASKED QUESTIONS

IMPORTANT: CHANGING YOUR CO-ORDINATOR?

If you change coordinator, inform CaSE by email at NHW@caseinsurance.co.uk, or call the CaSE Help Line on 0845 2252288. Renewal reminders and other correspondence are sent out to the contact details which you provide to CaSE.

HELP AND ENQUIRIES

Further information can be accessed on-line at <http://www.ncvo-vol.org.uk/NHW> or <http://www.caseinsurance.co.uk/NHW> or <http://mynhw.co.uk> or <http://www.neighbourhoodwatch.uk.com>.

If you need to discuss your PLI cover, call the NCVO Help Line at 0800 2798 798. Enquiries regarding any other insurance

requirements, including specific Events, should be referred to CaSE by email to NHW@caseinsurance.co.uk or to the CaSE Help Line at 0845 2252288. Enquiries regarding Claims can be directed to CaSE or in an emergency direct to Ansva at 01323 737541.

IS THIS GOING TO RESULT IN JUNK MAIL?

No. The on-line registration form includes a 'tick-box' which must be positively ticked if you desire to be contacted about other products.

WHAT IF YOU HAVE NO INTERNET ACCESS?

It is anticipated that most co-ordinators will have internet access. However where co-ordinators do not and thus cannot register on the insurance website, the police have offered to facilitate access.

IS THIS POLICY AVAILABLE IN SCOTLAND OR N. IRELAND?

No. This free insurance cover is only available for Watch schemes registered in England and Wales. Separate schemes are available for Scotland (<http://www.aosnw.co.uk>) and Northern Ireland (<http://www.communitysafetyni.gov.uk/neighbourhoodwatch.htm>).

WHY DO YOU NEED PUBLIC LIABILITY INSURANCE?

This free Public Liability Insurance is designed to allow Schemes / Associations and volunteers to carry out their roles with protection against liability which might arise from doing so.

DOES IT MATTER IF YOUR SCHEME ISN'T CALLED 'NEIGHBOURHOOD WATCH' OR 'HOME WATCH'?

No. Not all Watch schemes are so named. The key is that the scheme fulfils the same role as a Neighbourhood Watch or Home Watch. If you are unsure then contact your local police. They will determine if you are eligible to register with them.

DOES IT MATTER IF YOU HAVEN'T PREVIOUSLY BEEN COVERED BY THIS INSURANCE?

No. This insurance is available to any and all bona fide Neighbourhood Watch Schemes and Associations in England and Wales, irrespective of previous arrangements.

DO YOU HAVE TO AFFILIATE TO BE ELIGIBLE FOR COVER?

No. There is no requirement to affiliate with any organisation aside from registering with the police. Individual schemes are entitled to register, irrespective of whether they are affiliated to an Association.

DO YOU HAVE TO REGISTER WITH THE POLICE TO GET THIS FREE COVER?

Yes. Insurers require this to provide a

check that only bona fide Schemes / Associations benefit from the free cover. Additionally it helps forge a closer link between NHW and the Police. In order to register for the insurance, it is necessary to hold a unique police reference number, password and username. These can only be obtained through police registration.

DO YOU HAVE TO REGISTER ON THE INSURANCE WEBSITE TO GET FREE COVER?

Yes. Insurance companies must know who they are insuring, and each insured must understand the nature of the cover and have adequate access to proof of cover.

CAN ASSOCIATIONS REGISTER THEIR SCHEMES EN-BLOC?

Yes. You only require one reference number, password and username. Information input must be accurate. Association Leaders need to maintain a list of Schemes they register for cover, and if registering schemes en-bloc, it is the Leader's responsibility to send the Insurance Certificate to each individual Scheme co-ordinator covered within their Association.

WILL YOUR DETAILS BE PASSED TO THE HOME OFFICE?

No. The insurance website isn't owned by the Home Office, and the Home Office has no access to personal details submitted on-line.

WHAT IF YOU ALREADY HAVE COVER ELSEWHERE?

There is no obligation to register for this free insurance. If Schemes / Associations are

content with their present arrangements they are more than welcome to keep them.

WHAT IF YOU DON'T WANT COVER?

There is no obligation to register for insurance. It is wholly up to individual Schemes / Associations as to whether they register.

HOW DO YOU REGISTER OR RE-REGISTER?

Registration is quick and easy. But **cover is not automatic**, so you will not be covered if you do not register or re-register for cover.

REGISTERING FOR INSURANCE COVER

HOW TO REGISTER

Insurance cover runs annually from 1st April to 31st March.

If you currently benefit as a policyholder under this free Public Liability Insurance, then you will receive a Renewal Invitation from the Insurers direct to your registered email address. **Note:** you will need to re-register on-line to continue benefiting from this free insurance.

If you do not currently benefit as a policyholder under this free Public Liability Insurance, or if you have allowed your registration to lapse, you can register / re-register at any time during the year.

Visit the Neighbourhood Watch Insurance Website at

<http://www.caseinsurance.co.uk/nhw>

Enter the following details (**Note:** these are

case sensitive and you will need to avoid any blank spaces):

- Username: AnsvrP - Password: fbpol852
- Unique Police Reference (provided to you by your local force)
- Current Policy Number if you are renewing or amending a policy

The on-line system will send you an electronic copy of the policy by email, and allow you if you wish to print it. Please do keep this electronic copy safe, as no hard paper copy will be issued to you.

DON'T HAVE ACCURATE INFORMATION?

Information used to register must be as accurate as possible. If you are in any doubt, contact CaSE for advice.

WHAT IF YOUR NEEDS GO BEYOND THIS FREE PUBLIC LIABILITY INSURANCE COVER?

This insurance has been designed to provide a solid foundation to allow Neighbourhood Watch schemes to carry out their basic functions. If Schemes / Associations wish to carry out other Community Activities, hold Events which require separate cover, or purchase additional insurance (for example Personal Accident or Property cover), then this can be provided but you will need to pay any premium charged. Call CaSE on 0845 225 2288 or email them at NHW@caseinsurance.co.uk.

Last update: 31st March 2009

NEW - HOME INSURANCE FOR NEIGHBOURHOOD WATCH AREAS

Discounted by up to 20% for households within active Neighbourhood Watch areas

Simple & Easy to buy on-line

Up to 30% no claims discount for both Buildings and Contents

And for Neighbourhood Watch Co-ordinators ...

- Free cover for stocks of leaflets, posters, stickers or signs
- Free cover for personal accident

get a quote

Get a quote on-line at

<http://www.caseinsurance.co.uk/homeinsurance>

Providers of PI to Neighbourhood Watch schemes

The Home Office does not endorse this or any other commercial home insurance product produced for Neighbourhood Watch schemes.

