

# Why choose Charity and Community?

- New and improved, bespoke policy catering for charities/voluntary groups
- Three simple package options available to suit customer needs:
  - » Essentials – Base cover £2 million Public and Products Liability, £10 million Employers Liability and £100k Trustees' and Directors' Indemnity
  - » Advantage – Range of cover and optional covers dependent on customer needs
  - » Advantage+ – Comprehensive range of covers with higher limits of £5 million on Public and Products Liability and £250k on Trustees' and Directors' Indemnity
- Full cycle web product, providing a streamlined experience with minimal questions to obtain a quote and a wide appetite including groups with:
  - » An income up to £1 million
  - » A wage roll up to £1 million
  - » Up to 500 volunteers or members
  - » Up to five locations
- Easy to follow, trade driven, competitive rating structure with premiums from £80 plus IPT
- A policy level minimum premium, ensuring no big jumps when adding on additional sections of cover
- Embedded Equipment Breakdown cover £5 million (including £500k for computers)
- 0% interest free instalments
- Up to 15% discount for good risk management in only six easy to answer questions
- Up to 15% no claims discount for Property and Liabilities covers
- Direct access to a dedicated team of underwriters for support and assistance when required