



Demands and Needs statement

Based on the information you have told us, our **Insurance Policy for Charities and Community Groups** may be suitable for your demands and needs. Please note this constitutes a non-advised sale.

Our policy is provided by a single insurer, Markel International Insurance Company Limited, with whom we are contractually obliged to conduct insurance mediation activity and who provide us with binding authority to write insurance policies for **Charities and Community Groups**.

Our assessment is based on our understanding that you wish to have:

- Protection against mistakes you make when providing advice or services to others, and for your actions as a trustee (professional indemnity and trustees liability insurance)
- Protection against injuring members of the public or damaging their property, or injuring a volunteer/employee (public liability and employers' liability insurance)

You can add or remove covers on the 'Your Quote' page of our website.

We will undertake the following activities in connection with the arranging of the insurance contract:

Insurance Services

- Provide you in a timely manner with insurance documentation that complies with regulation
- Answer any queries in relation to the terms and conditions of the policy
- Forward premiums to Markel International Insurance Company Limited
- Deal with your claims as agent for Markel International Insurance Company Limited from notification through to payment
- Advise you of any changes in the policy conditions or administration of the policy
- Advise you of renewal terms at least 28 days before renewal date

Advisory Services

- Markel Law LLP provide the Legal Helpline advice service and Legal Document Hub
- The Counsel House provide the PR Crisis Management service
- DWF provide the Fee Dispute Helpline service