



## **Charity Insurance Portfolio**

### Management liability proposal form

The Hiscox Charity Insurance Portfolio is designed to meet the insurance needs of your charity and its trustees, employees and volunteers.

You must complete all questions and read and sign the Declaration.

This form must be completed by you honestly and accurately. You must disclose all information, circumstances and material which is, or may be, relevant to our consideration of your proposal for insurance.

## Charity Insurance Portfolio

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#### Your charity

1. a. Name 

Address

Postcode

Website
- b. When was your charity established?
- c. Country of incorporation?
- d. Legal status? (e.g. limited by guarantee)

#### Your business activity

2. a. Please describe your principle objectives/activities below:
 

Please see attached sheet
- b. Does your charity provide any of the following services?
 

|  |   |                             |
|--|---|-----------------------------|
| Management or supervision of children or vulnerable persons? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| Financial or legal advice?                                   | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| Medical advice, diagnosis or treatment?                      | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| Certification or regulation?                                 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

If Yes, please provide full details including percentage of overall income, qualifications and background of persons involved and full details of service provided:

Please see attached sheet.
- c. Does your charity perform its activities/provide services outside of UK/Ireland? Yes ☒ No ☐

If Yes, please provide full details including percentage of overall income per location and full details of activities/service provided:

Please see attached sheet..

#### Charity history

3. During the last three years has:
 

|   |   |  |
|---|---|--|
| the name of the charity changed?                    | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| any acquisition or merger taken place?              | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| any subsidiary company been sold or ceased trading? | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |

If Yes to any of the above, please give details:

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Please see attached sheet.

#### Your trustees

4. a. How frequently do you convene as trustees? 6 times a year
- b. Have any trustees resigned or been replaced in the last 12 months? Yes ☒ No ☐
- If Yes, please give details:

The details of the Board of Trustees can be found here:  
<https://www.nationaltrust.org.uk/features/board-of-trustees>

#### Financial Information

5. a. Are your accounts reviewed by a qualified accountant at least once a year? Yes ☒ No ☐
- b. Did the accountant/auditor raise any concerns or qualify their opinion in any way? Yes ☐ No ☒
- c. Please detail your income below:

| Income   | Last completed financial year   | Estimate next 12 months          |
|--|---------------------------------|----------------------------------|
| Grants   | £20,771,000                     | £5,000,000                       |
| Fund raising/donations   | £74,430,00 (including legacies) | £50,300,000 (including legacies) |
| Investments  | £29,178,000                     | £28,400,000                      |
| Fees   | £269,690,000                    | £250,200,000                     |
| Publications   | Included in NT(E)Limited        | Included in NT(E) Limited        |
| Other (please detail)  |                                 |                                  |
| • National Trust (Enterprises) Limited, National Trust (Renewable Energy) Limited, Historic House Hotels Limited | £88,103,000                     | £33,200,000                      |
| • Direct Property Income   | £196,899,000                    | £107,900,000                     |
| • Other incoming revenues  | £1,881,000                      | £2,000,000                       |
| Total  | £680,952,000                    | £477,000,000                     |

- d. Please state your total gross assets shown in your latest accounts? (fixed assets + investments + current assets) £1,647,418,000

#### External advice/fund management

6. a. Do you utilise the professional services of any third parties? Yes ☒ No ☐
- If Yes, please provide full details including frequency of review of services provided:

6.a/b) See cover sheet

- b. If Yes to a., do you ensure such providers have professional indemnity insurance cover? Yes ☐ No ☒

7. Who typically has day-to-day control of the assets of your charity?

The executive board, acting under an agreed Scheme of Delegation. Further information in respect of the governance of the Trust can be found in the Annual Report, in particular within the section titled 'Governance Structure, management and internal control' which starts on page 32.

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8. When recruiting trustees or promoting/appointing employees or volunteers to positions of trust involving handling of stock, money, financial, treasury or business critical functions, do you:

- a. Undergo a process to ensure their suitability for such position? Yes ☐ No ☒
- b. Undertake reference checks into their employment history? Yes ☐ No ☒

If No, please provide full details of controls in place?

Please see attached cover sheet.

9. Are duties segregated so that no one individual can control any of the following activities without referral to others:

- a. Signing cheques of authorising payments above £2,500? Yes ☐ No ☒
- b. Issuing fund transfer instructions? Yes ☐ No ☒
- c. Issuing amendments to fund transfer procedures? Yes ☒ No ☐
- d. Opening new accounts? Yes ☒ No ☐
- e. Investment in shares, other securities and valuables? Yes ☒ No ☐

If No, please provide details of controls in place?

Please see attached cover sheet.

10. Please list number of:

- a. Full-time employees (including directors):
- b. Part-time employees (including seasonal and temporary staff):
- c. Volunteers

| UK/Ireland | EU  | RoW ex USA |
|------------|-----|------------|
| 5500       | n/a | n/a        |
| 3987       | n/a | n/a        |
| 53,000     | n/a | n/a        |

11. Number of employees (including directors) with salaries:

Up to £50,000: 8,977 Above £50,000: 510

12. How many employees (including directors) have left the company (voluntary and non-voluntary) in the last 12 months?

4387

13. Does the charity anticipate any redundancies in the next 12 months? Yes ☒ No ☐

If Yes, please give details:

The organisation constantly reviews its structure in order to ensure the best efficiencies and will move into consultation if appropriate. Employees who may be at risk are encouraged to take alternative roles within NT if appropriate. Further information on attached cover sheet.

14. a. Does the charity have a human resources department? Yes ☒ No ☐

If Yes, how many employees work in this department?

105

If No, how is this function handled?

The HR function is called the 'People Function' in the National Trust. The numbers (above) consist of, People Business Partners (see description 14b): People Development (training function): People Service Centre (1st tier call centre: resourcing (recruitment): people (casework) specialists: employee relations: training services (course bookings): payroll team: MyPlace (people management system) support).

- b. Do each of the charity's locations have a dedicated Human Resources function? Yes ☒ No ☐

If No, please advise how issues are handled in each location:

People Business Partners are regionally based to provide strategic advice. Centralised people support for staff provides frontline, transactional and specialist advice to the whole Trust.

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15. a. Does the charity have a written Human Resources manual or equivalent written management guidelines? Yes ☒ No ☐

b. Does the charity have a written employee handbook or procedure manual? Yes ☒ No ☐

If Yes, please advise date of publication, latest update, responsibility for, and how often updated and means of distribution to managerial and all other employees:

Our Intranet site is updated as appropriate including when new information is available/details changed, however the system also prompts the owner of each page of the intranet to review it annually.

16. Please confirm manual/handbook contains written procedures in place with respect to the following:

recruitment/termination? Yes ☒ No ☐

discrimination/harassment? Yes ☒ No ☐

employee discipline procedures? Yes ☒ No ☐

confidential treatment of employee information? Yes ☒ No ☐

compliance with employment related statutes? Yes ☒ No ☐

employee complaints/whistleblower procedures? Yes ☒ No ☐

If No to any of the above, please advise alternative procedure in place:

17. a. Are all prospective employees required to complete a written employment application prior to employment? Yes ☒ No ☐

b. Are all offers of employment reviewed by Human Resources? Yes ☒ No ☐

c. Is there a formal orientation program for new employees? Yes ☒ No ☐

d. Are regular, written performance evaluations completed for and provided to all employees? Yes ☐ No ☒

If No to any of the above, please advise alternative procedure in place:

17.d Staff on short term temporary contracts would not automatically be required to undergo a performance review.

18. Is any disciplinary action or employee termination subject to prior review and approval by Human Resources? Yes ☒ No ☐

If No, please advise alternative procedure in place:

In addition we have an external panel of solicitors and advisors who we consult as required.

19. Does the charity have a legal department? Yes ☒ No ☐

If Yes, please advise if/when they are involved in Human Resources issues:

HR refer certain matters as/when appropriate. Matters could include moves in and out of staff housing to/from other forms of agreements such as rental of NT properties. In addition commercial elements of TUPE transfers have been referred previously. This is an indication only of the types of matters referred and is not intended to be exhaustive. HR also have direct access to an external firm of solicitors who also advise on HR matters including (but not exclusively) matters relating to employee grievances.

20. Does the company utilise external Human Resources or legal assistance? Yes ☒ No ☐

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If Yes, please give details:

Please see attached sheet.

21. a. In the last five years has the charity or any employee been subject to any regulatory investigation? Yes ☒ No ☐
- b. Has there been any employment practices claims over the past three years? Yes ☒ No ☐

If Yes, please provide full details, including information regarding the type of investigation/claim; the parties involved; and any settlement or final determination of the claim. Please use a separate addendum if necessary:

21.a. Please see the information supplied under question 26.

21.b. The National Trust do not currently purchase EPL cover. However the organisation has had EPL claims made against it and these are dealt with by external lawyers appointed directly by the HR team.

#### Health and safety policies

22. a. Does the company have a written health and safety policy? Yes ☒ No ☐
- b. Is the policy distributed/made available to all new and existing employees? Yes ☒ No ☐
- c. Have your health and safety policies been reviewed within the last 12 months? Yes ☒ No ☐

#### Previous insurance

23. Does the charity currently have any similar policy currently in force? Yes ☒ No ☐
- If Yes, please provide full details including date of first purchase:

Hiscox policy HUPI61534425 (122)

24. Has the charity, trustee, director, officer or employee ever been refused similar cover or had a similar policy cancelled or special terms imposed? Yes ☐ No ☒
- If Yes, please give details:

Please see attached sheet.

#### Limit of indemnity

25. What limit of indemnity is required? (please tick)
- £500,000 ☐ £1,000,000 ☐ £3,000,000 ☐ £5,000,000 ☐
- Other ☒ Please specify: £10,000,000

**This section must be completed and full enquiry should be made prior to answering these questions.**

#### Claims information

26. In the last five years, have there been any claims and/or investigation made against the charity or its trustees, directors or employees which may have been covered by this policy had it been in force? Yes ☒ No ☐

If Yes, please provide full details, including information regarding the type of investigation/claim, the parties involved and any settlement or final determination of the claim: Please use a separate addendum if necessary.

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Please see attached sheet

27. After enquiry, are any of the trustees, directors or employees of the charity aware of any fact, circumstance, allegation or incident which may give rise to a claim under the proposed policy?

Yes ☐ No ☒

If Yes, please provide full details:

Please see attached sheet.

#### Material information

Please provide us with details of any information which may be relevant to our consideration of your proposal for insurance. If you have any doubt over whether something is relevant, please let us have details.

#### Data Protection Act

By signing this proposal form you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

#### Payment by Direct Debit

If you wish to pay by direct debit please complete the Hiscox Direct Debit Mandate attached to this form. We shall submit this form to your bank for authorisation and seek to withdraw the premium due in accordance with your direct debit mandate instructions. If it is rejected we shall submit it again. If the direct debit mandate is rejected a second time we shall give you notice of our intention to cancel the insurance policy or shall contact you in order to agree an alternative source of payment.

#### Declaration

I/We declare that (a) this proposal form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of our proposal for insurance.

I/We understand that non-disclosure or misrepresentation of a material fact or matter will entitle Hiscox Insurance Company Limited to avoid this insurance.

I/We agree that this proposal form and all other written information which is provided are incorporated into and form the basis of any contract of insurance.

Signature of trustee

Date



## **Charity Insurance Portfolio**

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**A copy of this proposal should be retained for your records.**

### **Complaints**

We pride ourselves on providing a first class, reliable and efficient service to all of our customers. Complaints are a key to monitoring our service and wherever possible, we seek to take action to prevent recurrence of a problem.

We define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, about a service or activity provided by the insurance company.

If you have a complaint, please contact your insurance broker in the first instance.

If your complaint cannot be resolved satisfactorily by your insurance broker, please contact our customer services team:

Telephone: 0870 084 3777

Email: [customerservices@hiscox.com](mailto:customerservices@hiscox.com)

Address: Hiscox Insurance Company Ltd, 1 Great St Helen's, London ec3a 6hx