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**Key benefits: what risks are you protected against?**

Trustees and individual liability insurance covers your trustees, directors, employees and other insured persons for investigations and claims made against them as individuals during the period of insurance as a result of the performance of their duties for you. We will pay up to the limit of indemnity shown in the policy schedule, including the legal costs incurred with our agreement to defend covered claims and investigations.

We will pay for claims and investigations arising from:

- breach of duty, breach of trust, negligence, defamation, breach of warranty of authority;
- bodily injury or damage to property, including claims and investigations under the provisions of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974;
- the misuse of data, including a breach of any data protection legislation.

We will also pay:

- the costs to reduce the likelihood or consequence of an investigation, including those undertaken by the Charity Commission;
- the costs incurred to make a compulsory notification to an official body;
- for costs over and above the limit of indemnity where that limit has been used up by another insured person.

In certain circumstances, an extended notification period of up to six years can be purchased for an additional premium. This would cover insured persons for claims and investigations made during the extended period arising from acts occurring before the end of the original period of insurance.

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**Significant or unusual exclusions and limitations:**

We will not make any payment on behalf of any insured person if that individual had knowledge of a material misstatement in or omission from the information provided to us upon which we agreed to provide this insurance.

We will not cover any claim, loss or investigation:

- arising out of any dishonest or fraudulent act by an insured person. This will only apply after a judgment or other final adjudication or an admission that such act did occur;
- arising from any requirement to clean up any pollution;
- following any acquisition, merger or take-over of you;
- brought by any injured party for bodily injury or property damage, other than defence costs.

Please read the policy for details of terms in full.