

Essential Business Legal



LEGAL SERVICES

Policy reference: 512624

Date of issue: 29/03/2016

Insured: Riding for the Disabled Association
Incorporating Carriage Driving, RDA (Trading) Limited,
Member RDA Groups
Norfolk House
1A Tournament Court
Edgehill Drive
Warwick
CV34 6LG

Agent: Perkins Slade
Tricorn House
51-53 Hagley Road
Birmingham
West Midlands
B16 8TP

Business Description: Charity

Cover from: 31/03/2016

Cover Expiry: 30/03/2017

Operative covers:

Employment Disputes
Employment Compensation Awards
Employment Restrictive Covenants
Tax Protection
Property
Legal Defence

Compliance & Regulation
Statutory Licence Appeals
Loss of Earnings
Employees' Extra Protection
Crisis Communication
Contract & Debt Recovery

Business Legal Advice Helpline
Counselling Helpline

Crisis Communication Helpline
Redundancy Approval Helpline

ARAG On-Line Legal Services: www.arag.co.uk/docs Voucher Code: To be confirmed

Limit of Indemnity: £100,000 per claim

Aggregate Limit: £1,000,000 per annum (Employment Compensation Awards)

Further information: Your current Policy expires on 31/03/2017. This is the Schedule and is subject to Arag being informed of any material change in your circumstances.

Endorsements: Refer to attached documents. (Charity Commissioners)

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ARAG plc Registered Office: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. www.arag.co.uk



Charity Commissioners

INSURED EVENTS COVERED

INSURED EVENT

1 EMPLOYMENT

Shall be extended to cover defending **you** in a dispute with an **insured** acting in their capacity as a volunteer worker for **your** business that arises from an alleged act of unlawful discrimination.

For the avoidance of doubt where a person working for **you** as a volunteer brings a claim against **you** on the basis that they have the legal status and rights owed to an **employee**, subject to **reasonable prospects of success**, the **insurer** will pay **your legal costs & expenses** to determine whether the individual is an **employee**. Where it is determined that the worker is an **employee** we will continue to defend their claim against **you**.

INSURED EVENT

7 COMPLIANCE & REGULATION

- e) Representing **you**
 - i) throughout a pre investigation assessment and statutory investigation by the investigations and enforcement unit of the Charity Commissioners of England & Wales
 - ii) to appeal to the First Tier and/or Upper Tier tribunal against a decision of the Charity Commission of England & Wales.

INSURED EVENT

10 EMPLOYEES EXTRA PROTECTION

Shall be extended to apply to **your** volunteer workers.

MEANING OF WORDS & TERMS

Insured shall be extended to include a person working for **you** as a volunteer worker.

Issued

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