

# Select for Charities and Social Organisations

## Your policy schedule

For:

**The Media Trust**

Prepared by:  
Date:

Ms Penny Burnett  
13 March 2026

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## Introduction

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. This policy schedule shows the headlines of your cover. The details of the cover are shown in the policy document.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Covers are the elements that make up your policy and are shown in Section 4 of this document. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

If you spot any errors or have any questions, please do not hesitate to contact us on 0800 917 9531 or via email: [Renewals.team@uk.zurich.com](mailto:Renewals.team@uk.zurich.com).

As this schedule will run for the coming year, please keep us informed if your organisation changes during the year. Errors or missing facts in this schedule could result in claims not being paid. (See Section 1 in 'General notes' for more details)

The schedule is made up of seven parts:

**1. Basic information**

Who holds the policy and the dates it will be active

**2. Statement of Fact**

The statements that you must comply with in order for your cover to be valid

**3. Our Understanding of You**

The facts on which we have based this policy

**4. Lines of cover applying**

A list of the lines of cover

**5. Noted interests**

If you have told us that a third party organisation owns some of the items we are insuring, these items will be listed here

**6. General notes**

Notes on how we will apply the policy and manage your information

## 1. Basic information

This policy schedule replaces any previous schedule issued to you.

The policy document, this policy schedule and any statement of fact should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

Insured:	The Media Trust		
Address:	3 Chester Road		
	Flat A		
	London		
	Essex		
	E7 8QT		
	United Kingdom		
Policy number:	XAO1220635343		
Terrorism policy number:			
Current year of cover:	01 April 2026	to:	31 March 2027
Period of cover:	01 April 2026	to:	31 March 2027
Premium (Incl. IPT):	£7,127.20		
Engineering Inspection fee (Incl. VAT):	£Nil		
Policy Form Reference	MCOBCH10		

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## 2. Statement of fact

General statements that you must comply with in order for this offer to be valid:

- You are not aware of any incidents that could give rise to a claim, that you have not declared.
- You operate only in the UK, excluding Northern Ireland.
- You do not have any dealings with or links to any countries or organisations that are subject to sanctions.
- You have never been investigated by the police, the Health & Safety Executive, the Charity Commission or any funding body.
- Your organisation has never had an insurance policy declined, cancelled, or had special terms imposed.
- You abide by any rules, guidelines or advice that may be issued to you by your governing body, trade association or Local Authority.
- If you have 1 to 1 interactions with children or vulnerable adults you must have told us about the nature of these interactions.
- You do not knowingly export products to the USA or Canada.
- You do not undertake any of the following activities: work offshore, aviation activities including work airside, work on the railway or transport networks including maintaining inland waterways and canals, work at nuclear installations, work with asbestos, silica or involvement with the disposal of waste, management of tunnels, bridges, piers and sea defences.

Statements you must comply with in order for your Material damage cover to be valid:

- Each of your properties are in a good state of repair and complies with all relevant health, safety and fire regulations.
- None of your properties or their surrounding areas have ever suffered from flooding.
- None of your properties have previously suffered from, or show any visible signs of damage from subsidence, landslip or ground heave. Also none are adjacent to any property which has suffered from any such incidents.

Statements that you must comply with in order for your Abuse Event cover under Public Liability cover to be valid:

- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
  - Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
  - You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
  - You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
  - All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
  - You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse

- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

Statements you must comply with in order for your Employers' liability cover to be valid:

- You do not undertake any manual work away from the premises.
- No more than 20% of your activities involve the use of power tools or working at heights or depths.

### 3. Our understanding of you

Your purpose:	You inspire the media and communications industry to share their time, knowledge and creativity to benefit charities and underrepresented communities.
Description of your services and activities:	You work in partnership with the media and creative industry to give marginalised groups a stronger voice. You are operational 9.30am to 5.30pm Monday to Friday providing: Training for charities; Matching charities with media industry volunteers; Training for under-represented talent; Matching under-represented talent with media industry mentors.

Your last declared audited total annual income, or your projected annual income if you are a new organisation:	£1,754,143.00
Total projected gross wage roll for the year:	£1,122,000.00
<b>IMPORTANT:</b>	If either of the above two figures have increased by more than 10% for the current year of cover, please contact us so we can update your policy.
Your last declared number of full time equivalent volunteers:	0
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>• Full time equivalent means; How many full time <b>volunteers</b> you would have, based on a 35 hour working week</li> <li>• If you have less than 35 hours a week from all of your <b>volunteers</b>, the above figure has been rounded up by us to 1</li> </ul>

Further conditions that apply to your policy:
<p><b>IMPORTANT:</b></p> <p>Within each Part of cover in this schedule you may find further Conditions. You have confirmed to us that you can comply with these. If you become non-compliant with any of these Conditions by Part of cover, you must tell us as it will affect your ability to claim under this policy.</p>

## 4. Lines of cover applying

Your policy document includes every line of cover that can be purchased. This table shows the covers that apply to your policy and those that don't.

Line of cover	Operative / Not Operative
Part A: Material damage	Operative
Part B: Business interruption	Not Operative
Part C: Works in progress – 'all risks'	Not Operative
Part D: Money	Operative
Part E: Computer	Operative
Part F: Public liability	Operative
Part G: Hirers' liability	Not Operative
Part H: Employers' liability	Operative
Part I: Libel and slander	Operative
Part J: Professional negligence	Operative
Part K: Financial and administration liability	Operative
Part L: Motor	Not Operative
Part M: Motor legal expenses and uninsured loss recovery	Not Operative
Part N: Inspection contract	Not Operative
Part O: Plant protection	Not Operative
Part P: Deterioration of stock	Not Operative
Part R: Personal accident	Not Operative
Part S: Business travel	Not Operative
Part T: Legal expenses	Operative
Part U: Terrorism	Not Operative

The following pages contain a table for each line of cover you have purchased. Each table shows the limits of indemnity and / or sums insured (the maximum possible amount that could be paid) and the **excess** that apply.

Some tables may also include conditions of cover and / or operative endorsements which describe the basis on which we are issuing the cover. These are also important as, if they are not true for your organisation, your cover could be invalid.

If you have opted for a long term agreement, this will be stated at the beginning of each line of cover below, to which it applies.

## Part A – Material damage

Long term agreement	
Long term agreement active:	3 Years
Long term agreement expiry date:	01 April 2028

Premises 1	
Address:	Safestore Earls Court, 29 Seagrave Road, London, Middlesex, SW6 1RP, United Kingdom
Subsidence insured:	No

Contents cover				
Category of contents cover:	Item description:	Sum Insured:	Basis of cover:	Excess:
Other <b>contents</b> and consumable <b>stock</b> not specified	Assets	£13,230.00	Reinstatement	Theft & Accidental Damage: £100.00
				Subsidence: £1,000.00
				Any other cause excluding fire, lightning & explosion: £250.00

Specified property cover				
<b>Premises address:</b>	Address, Safestore Earls Court, 29 Seagrave Road, London, Middlesex, SW6 1RP, United Kingdom			
Category of specified items cover:	Item description:	Specified items sum insured:	Basis of cover:	Excess:
Audio/Visual Equipment	Freelance production equipment in trust	£148,969.86	Reinstatement	£100.00
Audio/Visual Equipment	Film and Edit Equipment	£11,025.00	Reinstatement	£100.00

Operative endorsements	
See the Endorsements section of your policy document for details of these operative endorsements:	2, 3, 10
Endorsement title:	Endorsement wording:
11. Limit of Liability applicable to parts A, B, C, D and E	In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

## Part D – Money

Long term agreement	
Long term agreement active:	3 Years
Long term agreement expiry date:	01 April 2028

The cover	
Element of cover:	Limit any one loss:
1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000.00
2. Loss of other <b>money</b> :	
(a) in transit in the custody of any <b>director</b> or <b>employee</b> or in transit by registered post (limit £250)	£5,000.00
(b) in private residence of any <b>director</b> or <b>employee</b>	£250.00
(c) in the premises	
(i) in the custody of or under the actual supervision of any <b>director</b> or <b>employee</b>	£5,000.00
(ii) in locked safes or strongrooms	£5,000.00
(iii) in locked receptacles other than safes or strongrooms	£250.00
Personal injury:	as stated in section 2.2

Excess	
Excess:	£50.00 each and every loss

Operative endorsements	
Endorsement title:	Endorsement wording:
11. Limit of Liability applicable to parts A, B, C, D and E	In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

## Part E – Computer

Long term agreement	
Long term agreement active:	3 Years
Long term agreement expiry date:	01 April 2028

Section	Property insured or cover	Sum insured	Perils insured	Maximum indemnity period	Excess
Section 2 – Material damage	Computer Suite Equipment whilst in the <b>premises</b>	£0.00	A, B, C	Not applicable	As per your policy document
	Other Computer Equipment whilst in the <b>territorial limits</b>	£40,486.00	A, B, C	Not applicable	As per your policy document
Section 3 – Data and information	Not applicable	£Nil	A, B, D, E, F, G, H	0	£Nil
Section 4 – Additional expenditure / additional interest	Not applicable	£Nil	A, B, D, E, F, G, H	0	£Nil
Section 5 – Loss of revenue	Not applicable	£Nil	A, B, D, E, F, G, H	0	£Nil

Operative endorsements	
Endorsement title:	Endorsement wording:
11. Limit of Liability applicable to parts A, B, C, D and E	In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.
Extending Computer cover for Full Theft	Section 2 - Material Damage Exclusions to section 2 clause 4. Theft from the Premises is held to be deleted.

## Part F – Public liability

Note: This cover automatically includes product liability and property owners' liability

Long term agreement	
Long term agreement active:	3 Years
Long term agreement expiry date:	01 April 2028

  

The cover	
Limit of indemnity:	£5,000,000
Retroactive date for <b>Abuse Event</b> :	01 April 2024

  

Excess	
Excess:	£Nil

  

Operative endorsements	
Endorsement title:	Endorsement wording:
Extension of cover for injury caused to volunteers	<p>Section 2 - Cover</p> <p>Section 2 a) is amended as follows:</p> <p>a) accidental Injury to any person other than an <b>employee</b></p>
2. Communicable diseases - Public liability exclusion	<p>In respect of Part F – Public liability the following exclusion is added to Section 3 – Special exclusions:</p> <p>22. Communicable diseases</p> <p>any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following:</p> <ul style="list-style-type: none"> <li>a) a <b>communicable disease</b>; or</li> <li>b) the fear or threat (whether actual or perceived) of a <b>communicable disease</b></li> </ul> <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>However:</p> <p>i) clauses a) and b) of this exclusion do not apply in respect of:</p> <ul style="list-style-type: none"> <li>1) food or drink poisoning; or</li> <li>2) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement)</li> </ul> <p>ii) clause a) of this exclusion does not apply to the occurrence of a <b>communicable disease</b> which, but for this exclusion, would be insured under this section, provided that: ) clauses a) and b) of this exclusion do not apply in respect of:</p> <ul style="list-style-type: none"> <li>1) the liability of the <b>insurer</b> shall not exceed:</li> </ul>

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	A) £50,000 in respect of any one incident; or B) £250,000 in any one period of insurance 2) the above-noted limits shall include all costs and expenses.
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## Part H – Employers' liability

Long term agreement	
Long term agreement active:	3 Years
Long term agreement expiry date:	01 April 2028

The cover	
Limit of indemnity:	£10,000,000

Excess	
Excess:	£

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

## Part I – Libel and slander

Long term agreement	
Long term agreement active:	3 Years
Long term agreement expiry date:	01 April 2028

Limits of cover	
Limit of indemnity:	£100,000

Excess		
Excess:	£1,000.00	per claim or series of claims arising from one publication or utterance
Director co-insurance:		10% of all sums that the <b>insurer</b> may be called upon to pay, in respect to indemnity provided to a <b>director</b> under Section 2, subject to a maximum of £1,000 each and every claim

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

## Part J – Professional negligence

Long term agreement	
Long term agreement active:	Not available
Long term agreement expiry date:	Not applicable

The cover	
The Services insured:	Provision of training services relating to media or communications, including bespoke training packages. Producing short promotional films for advertising purposes to encourage donations and raise awareness for Charities. Provision of volunteering matching and talent projects for organisations.
Limit of indemnity:	£5,000,000
<b>excess</b> any one claim:	£1,000
Retroactive date:	01 April 2018

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

## Part K – Financial and administration liability

Long term agreement	
Long term agreement active:	Not available
Long term agreement expiry date:	Not applicable

The cover			
Section 2A – Directors and officers liability	Limit of Indemnity:	£2,000,000.00	
	<b>excess:</b>	Notes: <ul style="list-style-type: none"> <li>The Limit of Indemnity applies to all claims in the Aggregate in any one period of insurance</li> </ul>	
Section 2B – Corporate liability	Limit of Indemnity:	£2,000,000.00	
	<b>excess</b>	<b>excess</b> applicable for <b>professional services</b>	£Nil
		<b>excess</b> applicable for all other Claims	£Nil
Section 2C - Crime	Limit of Indemnity:	£50,000.00	
	<b>excess</b>	£1,000	
	Retroactive date for sections: <ul style="list-style-type: none"> <li>2C.2 Computer fraud by third parties</li> <li>2C.4 Forgery</li> <li>2C.5 Funds transfer fraud</li> <li>2C.9 Paper currency</li> </ul>	01 April 2016	

Conditions applicable to this part
<ul style="list-style-type: none"> <li>You are UK registered charity or not-for-profit organisation with no overseas assets or representation</li> <li>In respect of any of the liabilities to be covered under the proposed policy you or any Insured Person has not been the subject of any Claim (including Employment Claim) whether successful or not during the last 5 years.</li> <li>In the last 5 years you or any Insured Person have not been the subject of an Investigation by any Official Body or institution.</li> <li>After enquiry of Insured Persons you are not aware of any fact, circumstance, allegation or incident that might give rise to a Claim under the proposed policy.</li> <li>You have never had any insurer decline, cancel, refuse to renew or apply special terms to any application of yours for insurance covering any aspects of the proposed policy</li> <li>You are not a school or college</li> <li>In your latest report and accounts you have declared a positive net worth (total assets exceed total liabilities) and no loss that was not previously budgeted for</li> <li>A qualified accountant reviews your accounts at least annually</li> <li>Duties are segregated so that no one person exercises control over signing cheques, issuing instructions for disbursement of assets or funds, fund transfer procedures and investments</li> <li>There is password protection on access to all your computer systems and changes to passwords are made at least every 90 days</li> <li>All computers use automatic time locks if left unattended</li> <li>Any <b>professional services</b> that you provide to third parties do <u>not</u> earn you fees except income that amounts to reimbursement of your direct expenses or a grant or other form of funding from a public authority (see the General Definitions section of your policy document for the definition of <b>professional services</b>).</li> </ul>

**Professional services** are provided in accordance with your charitable or **not-for-profit** purposes (see the General Definitions section of your policy document for the definition of **not-for-profit**).

- Professional services are provided in accordance with your charitable or not-for-profit purposes (see page 13 of your Policy Document for the definition of Not-for-profit)
- You do not provide any of the following:
  - Legal or investment advice
  - Services regulated by the Financial Conduct Authority
  - Residential care
  - Medical services, treatment or advice

#### Operative endorsements

Endorsement title:	Endorsement wording:
None	None

## Part T – Legal expenses

Long term agreement	
Long term agreement active:	Not available
Long term agreement expiry date:	Not applicable

The cover	
Insured incidents:	Operative or not operative:
Employment Disputes and Compensation Awards	Insured
Legal Defence	Insured
Statutory Licence Protection	Insured
Contract Disputes	Insured
Debt Recovery	Insured
Property Protection and Bodily Injury	
a) Property Protection	Insured
a) Bodily Injury	Insured
Tax Protection	Insured
Limit of indemnity:	£100,000

Excess	
Section 2.4 Contract Disputes:	£500

Operative endorsements	
Endorsement title:	Endorsement wording:
None	None

## 5. Noted interests

None currently noted

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## 6. General notes

### 1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

### 2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing [Customers.team@uk.zurich.com](mailto:Customers.team@uk.zurich.com). Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

### 3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.