



Charities & Not For Profit Organisations

Important Notices & Information

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Important Notices – Charities & Not For Profit Organisations

We are constantly looking at ways to improve the scope of our services, by providing you with additional cover options and important communications to help you manage your insurance arrangements.

In this bulletin we are highlighting the following important issues:

- Employers Liability – Providing the necessary information for the Employers Liability Tracing Office (ELTO). **Your reply is required – please follow the guidelines provided.**
- Data Breach Response – What would you do if the data you hold was compromised? How could you protect yourself? Vitaly important additional cover, to assist you in the event of a cyber-attack. **Immediate protection is available from just £56.00.**
- Professional Indemnity, Trustees Indemnity, Not For Profit Organisation Liability, Employment Practices Liability. **BHIB can help you with all of these important additional insurance covers.**
- Notifying Claims – Quick and efficient claims notification services. **Please keep these numbers handy.**

Please take a few minutes to read and reply. If you have any questions or comments please contact the BHIB Charities team on 0330 013 0036, or via email to enquiries@bhibaffinities.co.uk

For additional information and topical articles on risk management and additional services, please visit our dedicated website <https://www.bhibinsurance.co.uk/bhibcharities/>

Employers Liability Tracing Office

Employers' Liability (EL) insurance was made compulsory under the Employers' Liability (Compulsory Insurance) Act 1969. It effectively means that most employers need to purchase EL insurance in order to trade legally.

EL insurance enables employers to meet the cost of compensation should an employee suffer illness or injury related to the work they do, whether this occurs on or off-site.

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace identify the relevant insurer quickly and efficiently. Some injuries or illnesses can take many years to manifest themselves, so this is especially relevant where a company has ceased trading or there is no immediately obvious point of contact to advise the insurer for a specific cover period.

At the heart of this process is a centralised database – the Employers' Liability Database (ELD). Claimants, claimant lawyers, employers, brokers, insurers and defendant lawyers can use the search facility where there is a specific claim in question.

The requirements for additional information are **mandatory**. If you haven't already declared your Employer Reference Number (ERN) to your broker or insurer, now is the time to check and advise.

Employer Reference Number (ERN)

Each organisation operating a PAYE scheme is allocated an ERN. This is the reference number for their employees' income tax and national insurance contributions and is also commonly referred to as 'Employer PAYE Reference'.

ERNs are unique and no single ERN is used by more than one employer. The ERN is used as a 'unique identifier' for companies on the Employers' Liability Database and therefore immediately offers opportunities to streamline the search.

Insurers will upload your ERN to the Employers' Liability Database (ELD) along with your EL policy information. This enables anyone with a legitimate need to quickly identify the policy concerned and start the claims process as appropriate.

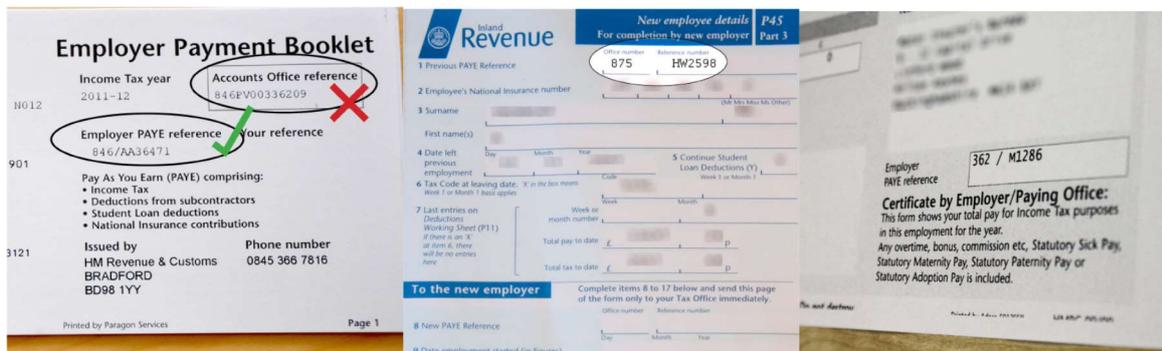
Subsidiary company information

If your organisation has any subsidiary companies, your insurer or broker will ask you to supply the name and ERN for each of these. In some cases, the ERN will be the same as the parent company.

Subsidiary company names are recorded because future claimants may not know the parent company name (to whom insurance is often registered); however they may know the name of the subsidiary that they worked for.

Where can I find this information?

The ERN is found on many documents including P45, P60, P45, P60, P11/D and many payslips – see images below:



ERNs will normally begin with three numbers (representing the tax office whose catchment area the employer falls into) followed by a forward slash and then a combination of letters and numbers. e.g. 083/WY12345.

There are very few ERN exceptions

In all cases where PAYE is operated, an ERN is allocated to the employer and the ERN applies to all UK businesses employing one or more people. A minority of employers do not have an ERN, including those that:

- Pay all employees below the Lower Earnings Limit, none of the employees has another job, and none of the employees is in receipt of a state or occupational pension or other employee benefits,
- or;
- Are registered in the Isle of Man, or the Channel Islands (these have no tax presence in the UK).

For more information on ERNs or the threshold limits, see the HMRC website.

How to notify BHIB

Simply call us on 0330 013 0036 or email enquiries@bhibaffinities.co.uk, quote the name of your organisation and your policy number and let us record your ERN details. It is equally important to let us know if you are exempt, for one of the reasons mentioned above. We look forward to hearing from you.

Data Breach Response

Does your organisation value data?

You only need to watch the news to know the risk of cyber threats is greater than ever before. What was first viewed as a spike in activity is now recognised as the new normal. These high-profile attacks underline how important it is for businesses and organisations in all sectors and of all sizes to take their cyber security far more seriously.

If your organisation processes sensitive data, such as credit cards, or you have intellectual property or personal information on your employees, customers, services users or contractors, you need to consider your cyber risk.

If you:

- depend on having an online service portal for customers and service users
- share data with suppliers, contractors or IT service providers (including cloud providers)
- allow employees and volunteers to use their own devices to access and store company information

then ask yourself, what would you do if your data was compromised? How could you protect yourself?

What's the function of cyber cover?

As virtually all organisations now depend on their digital technology, online services and information to run their day-to-day affairs, a single successful cyber-attack could cause serious problems. If the personal information you hold is compromised, stolen, altered or destroyed, it could put your customers and service users at risk, have a financial impact and damage your organisation's reputation.

And online attacks are only part of the problem. System failure and human error have an equally damaging impact.

Define what is at risk

A lot. Namely, your money, your IT equipment, your IT-based services, your information and your reputation. Cyber criminals can go after and make use of information in many forms:

- lists and databases containing names and addresses
- sensitive employee/volunteer information
- you and your customers and service users' financial details, including funds
- deals you are making or considering
- intellectual property, such as product designs or plans

Gain control over the outcome of a cyber breach

Our Data Breach Response extension pays for the following expenses that result from a breach:

1. Specialist consultants or consulting engineers to investigate if a Data Security Breach has occurred and mitigate an ongoing loss
2. External legal advice to manage your response to the Data Security Breach
3. Notifying any Data Subject of the Data Security Breach and any regulatory body of the Data Security Breach where you are required to do so by any law or regulation
4. Provision of
 - a) A telephone help line to assist Data Subjects after they have been notified of the Data Security Breach
 - b) A credit monitoring or credit protection service to the affected Data Subjects for a period of one year provided that the offer of such service must be accepted by the Data Subject within 12 months of the initial offer
 - c) Identity fraud remediation services for Data Subjects

Emergency response claims service

A 24 hour, 365 days a year claims line providing you with emergency assistance whenever it is required. When we know about your problem, we will start to put the above solutions in place.

The Cost

The annual premium for our Data Breach Response extension is just £50.00 plus Insurance Premium Tax, for £25,000 cover. This extension can be added to your existing policy immediately, or from your next renewal date, upon request.

Key policy conditions

- Access to Computer and Electronic Equipment must be authenticated by the use of individual identification and passwords.
- Equipment that is connected to the internet must be protected by a suitable firewall which is regularly maintained.
- Anti-Virus Software must be installed and automatically updated at least once a month
- A robust Data Back-up and Storage regime must be adopted
- All Personal Data must be stored and disposed of in a secure manner
- A £250 excess applies to all claims

How to arrange cover with BHIB

To arrange an extension to your Charity Assured Policy, please contact the office on 0330 013 0036 or email us at enquiries@bhibaffinities.co.uk, quoting the name of your organisation and your policy number.

Additional cover

Professional Indemnity

This policy provides protection in respect of civil liability for damages and claimant's costs and expenses incurred in connection with the conduct of your Professional Business, including:

- Breach of professional duty
- Liability for dishonest acts
- Libel & slander
- Liability for damage to documents
- Infringement of intellectual property rights
- Adjudication and arbitration awards
- Other types of civil liability, such as contractual liability
- Defence costs
- Ombudsmen's awards
- Replacement or restoration of lost or damaged documents
- Court attendance compensation
- Access to helplines offering advice on legal matters, health & safety issues, tax and VAT concerns, plus stress counselling

Trustees Indemnity, Not For Profit Organisation Liability, Employment Practices Liability

- The **Trustees Indemnity** (Not For Profit Liability) Coverage provides protection to Trustees, Members and Volunteers against personal liability for claims made against them arising from Wrongful Acts committed in their capacity as Trustees, Members and Volunteers of the organisation. Past, present and future Trustees are covered as insured persons.
- Charity Reimbursement is provided by the Insurer to the Charity where the Charity is legally required to indemnify the Trustee for losses
- The **Not for Profit Organisation Liability** cover will indemnify the organisational body against all losses that can arise out of defined exposures such as employment matters, contractual liability defence costs or emergency costs.
- **Employment Practices Liability** Insurance provides protection against the financial impact of employment related legal actions. It is designed to protect the company. The policy contains a wide definition of Employee. All past, present and future employees are covered. Adjudication and arbitration awards are included.

Flexible Limits

We offer cover for a variety of limits starting at £100,000 and can automatically quote for limits up to and including up to £2 million. Higher limits are available from our underwriters, upon request.

How to arrange cover with BHIB

To arrange an indication of premium, please contact the office on 0330 013 0036 or email us at enquiries@bhibaffinities.co.uk Our team will quickly obtain the relevant information from you, so as to organise an immediate quotation.

Notifying Claims

CLAIMS DELIVERY AND SUPPORT

Claims excellence delivered through dedicated teams who understand Charity and Not For Profit business. Important contact details are as follows:

Claim Type	Email	Provider	Phone	Business Hours
Property Damage	team7@aviva.com	Aviva	0800 015 1498	9-5 Monday to Friday
Liability	liabro@aviva.com	Aviva	0800 015 1498	9-5 Monday to Friday
Legal Expenses	newclaims@das.co.uk	DAS Legal	0345 300 1899	24/7

Please retain this information in a safe place in the event of an incident. The details are always available on our website <https://www.bhibinsurance.co.uk/bhibcharities/>



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