

## Section Seven - Fidelity Guarantee

As a director of a Residents' Management Company (RMC), you place your trust and faith in your Committee members and employees. But what if that trust and faith is broken and one of your Committee members or an employee has been committing fraud without your knowledge?

Service charge collections for managing your block could be at risk if your RMC is the unwitting victim of fraud by an employee or fellow Committee member. Your RMC will have to bear the loss and collect additional service charges.

By selecting Fidelity Guarantee cover our Residentsline policy will include protection against fraudulent misappropriation of your funds. Options are available up to a £200,000 limit.

## Section Eight - Voluntary Works

It is quite common for a Residents' Management Company to enlist the assistance of unpaid voluntary workers to perform daily tasks around the property such as cleaning windows and communal areas or gardening.

The Voluntary Workers section of our Residentsline policy provides benefits in the event that the Voluntary Worker sustains bodily injury whilst working on your behalf.

Benefits are payable to the voluntary worker or that person's estate should the worst happen and includes payment in respect of temporary or total disablement including loss of one or both hands and loss of sight in one or both eyes. Weekly benefits are payable for a maximum of 104 weeks.

Cover can be provided from only £30 per annum including IPT, so do you want to take the risk for the price of a takeaway?

**Exclusively flats, it's our policy.**

