

About Ecclesiastical



EXPERIENCE. THE DIFFERENCE.



Charity & Community



We're owned by a charity and are a top 10 charity donor.* We work closely with key charity sector organisations including the Charity Finance Group and Honorary Treasurers Forum and have been voted the best charity insurer for the last nine years.**

Key features

- Bespoke charity and community policy with options including professional indemnity, fidelity guarantee, loss of registration or license and legal expenses
- Trustee and management liability cover included automatically up to £100,000. Additional cover also available including retired trustees and outside boards
- All risks cover included for unspecified items up to £5,000
- Cover allows for seasonal stock increases, raffle prizes and donated goods in advance of exhibitions, festivals or fundraising events and bequeathed property
- Money cover is increased for fundraising events and assault cover includes hospital benefits
- Equipment breakdown included as standard
- Business interruption includes the Death of a Patron
- Volunteers are included as employees for most covers e.g employers' liability and fidelity guarantee.

An example of our Charity risk appetite

Charity and Community

- Charity shops
- Almshouses
- Arts and music groups
- Community centres
- Village halls
- City farms
- Advice and support centres
- Libraries, antiquarian and historical societies

Charitable care

- Day and family centres
- Hospices
- Residential homes
- Retirement villages

Heritage



Voted best insurer for Heritage by brokers for nine years running*, we insure more Grade I listed buildings than any other insurer. We pride ourselves on our expertise, working closely with Historic England, The Heritage Alliance and the Historic Houses Association.

Key features

Heritage Commercial

- Cover for property, business interruption, legal expenses, liability and equipment breakdown
- Planning Act and archaeological costs extensions
- Household covers for commercial risks where the owner is also in residence.

Fine Art

- Dedicated, specialist fine art team with extensive experience in writing fine art and handling claims
- Flexibility to accommodate commercial or residential clients with fine art covers in one policy or on a stand-alone basis.

An example of our Heritage risk appetite

Arts and Culture

- Theatres and cinemas
- Galleries and museums
- Libraries
- Fine art, collections and antiques

Heritage Business and Leisure

- Hotels
- Retail
- Spas and retreats
- Offices

Historic Britain

- Historic houses and stately homes
- Castles and palaces
- Monuments
- Buildings of architectural significance

*2013/14 Guide to UK Company Giving.

**Research carried out by FWD 2007-15, an independent market research company. Ecclesiastical was named the best insurer for Charity insurance by the majority of brokers responding.

*Research carried out by FWD 2007-15, an independent market research company. Ecclesiastical was named the best insurer for Heritage insurance by the majority of brokers responding.

Real Estate



With experience of providing property insurance since 1887, we have specialist Real Estate teams who look after some of the most sought after clients in the UK. Our products cater for a diverse range of risks, providing your clients with access to the cover, support and guidance they need.

Key features

- One-stop shop with underwriting, claims, survey and servicing all based in our UK regional teams
- Specialist Property Owners and Property Investors policy wording
- Generous automatic limits for policy extensions
- Experienced regional underwriters with autonomy to make decisions
- Broad risk appetite
- High levels of capacity
- Specialist covers for listed buildings
- Exclusivity as we won't trade with everyone.

An example of our Real Estate risk appetite

- Business parks
- Care homes
- Education (including universities and schools)
- Flat owners
- Halls of residence
- Healthcare (including hospitals and surgeries)
- Industrial or warehousing risks
- Leisure trades
- Retail parks
- Offices
- Private Finance Initiatives (PFIs) - portfolios predominantly comprising of healthcare, education, office, library or other similar risks
- Retail trades
- Retirement accommodation
- Residential portfolio
- Shopping centres

Education



Consistently voted the Best Education Insurer by brokers*, our commitment to the education sector is long-standing. We've been providing specialist education insurance for over 45 years for Early Years, Schools, Further and Higher Education.

Key features

- All risks property damage cover for buildings and contents
- Business interruption cover with no economic limit
- £1m libel and slander cover automatically included within the public liability section
- Full theft cover as standard
- Equipment breakdown cover included as standard
- Optional covers available including personal accident, travel, cyber, hirers' liability, fidelity, professional indemnity, governors', trustees' and management liability
- Fine art covers available for paintings, sculptures and collections
- PR crisis management helpline available
- PR crisis management costs included within the liability, professional indemnity and governors', trustees' and management liability cover sections
- Package product for nurseries that includes property damage, business interruption, money, legal expenses, employers' and public liability.

An example of our Education risk appetite

Schools

- Independent schools
- Academies
- Voluntary aided schools

Other

- Privately owned nurseries and pre-schools
- Professional bodies

Further and Higher Education

- Further Education and Sixth Form Colleges
- Universities
- Management colleges

*Research carried out by FWD 2007-15, an independent market research company. Ecclesiastical was named the best insurer for Education insurance by the majority of brokers responding.

Faith



Founded in 1887 to insure Anglican churches, we've been specialists in faith insurance ever since. Consistently voted best Faith Insurer by brokers*, we insure 97% of Anglican churches.

Key features

- A package policy including standard cover for property damage (fire and perils), business interruption, equipment breakdown, money with assault, personal accident, employers' liability and public liability with higher limits available on request
- Trustee and management liability cover included automatically up to £100,000. Additional cover also available
- All risks cover included for unspecified items up to £5,000
- Property damage includes hired-in property, raffle prizes and donated goods for fundraising events
- Volunteers are included as employees for most covers e.g employers' liability and fidelity guarantee
- Money covers include assault with hospital benefits and increases for fundraising events
- Errors and omissions in providing services and facilities
- Pastoral care indemnity.

Our Faith risk appetite

UK based places of worship for:

- Non-Anglican Christian denominations
- Non-Christian faiths

Schemes



With experience of managing schemes for over 25 years, we have the expertise and track record to develop, nurture and grow your scheme.

Key features

- Specialist underwriting knowledge and capacity to write a wide range of risks
- Bespoke solutions tailored to meet you and your clients' needs
- Appointed Business Development Manager
- Support package to maximise your schemes potential, providing access to marketing teams
- Access to specialist claims and risk management expertise
- Dedicated schemes underwriting team, including direct contact with nominated underwriters for risks outside the delegated underwriting authority
- Flexible approach to transacting business including online facilities, delegated authority and document issue
- Support to set up and transfer schemes quickly and efficiently.

Our Schemes risk appetite

Commercial

- A broad range of commercial schemes
- Schemes for professional bodies or customer associations

Household

- Specialist schemes, for example listed properties and defined customer groups
- Bespoke cover for specialist markets

*Research carried out by FWD 2007-15, an independent market research company. Ecclesiastical was named the best insurer for Faith insurance by the majority of brokers responding.

Art & Private Client



Focused on heritage and contemporary high value properties, fine art, antiques and collections, we have a dedicated Private Clients team. The team includes fine art specialists with extensive experience in writing this specialist insurance.

Key features

Art & Private Client

- All risks basis of cover, plus additional covers, including business interruption, trustee indemnity and travel cover
- Includes listed and contemporary buildings and buildings in conservation areas
- Extended payment cover for buildings (including listed buildings), fine art and valuables
- Cover extensions include: temporary accommodation up to £1m, environmental, loss prevention, trespassing and fly tipping, disability alterations, security upgrade, work in progress and up to 25% contents uplift for new acquisitions
- Legal expenses cover including inheritance disputes and education admission appeals
- Home emergency helpline cover for making repairs
- Underwriting team with extensive experience in writing fine art and handling claims
- Flexibility to accommodate fine art covers in one policy or on a stand-alone basis.

An example of our Art & Private Client risk appetite

- Premiums above £2,000
- Private homes including listed and contemporary homes
- Private homes with some commercial activity
- Balanced portfolio of art, contents and jewellery
- Ability to write contents and/or art in isolation
- Large capacity available for buildings, contents, art and valuables

Our promise

At Ecclesiastical we will spend time with you helping you win new business and insuring your clients are getting the best terms we can offer. If it is not possible for us to be with you, we will provide all the information you require through our hubs or via our specialist staff. We promise to:

Engage

- Open door policy at all regional offices
- Sector expert underwriters will work closely to tailor policies for your client
- Close collaboration to create bespoke packages to win new business.

Respond

- Empowered Underwriters and Business Development Managers
- Use of our in-house specialist surveyors who will carry out a buildings valuation service at no additional cost, so you can be sure that your clients have adequate buildings cover[†]
- Access to an award-winning claims team who aim to settle claims quickly and fairly, defending claims where we and your client believe it is the right thing to do.

Share

- Access to specialist knowledge, thought leadership and market information
- Communication at all levels of your brokerage
- Access to specialists within the business, from claims to marketing.

[†] Conditions apply

Getting in touch

London and South East

Tel: 0345 608 0069

Email: london@ecclesiastical.com

Central and South West

Tel: 0345 605 0209

Email: central@ecclesiastical.com

Northern

Tel: 0345 603 7554

Email: northern@ecclesiastical.com

Schemes

Tel: 0345 606 2619

Email: schemes@ecclesiastical.com

Art & Private Clients

Tel: 0345 608 0069

Email: apc@ecclesiastical.com

Real Estate

Tel: 0345 608 0069

Email: londonrealestate@ecclesiastical.com

 [@ecclesbroker](https://twitter.com/ecclesbroker)

www.ecclesiastical.com/broker

Guidance, advice and support

We're committed to using our insight and knowledge to produce practical advice and tools to help brokers and their clients understand and manage their risks.

Visit our broker hub for further information
www.ecclesiastical.com/thedifference

Key facts about us

- **We're a British-owned independent insurer**
In the UK we have regional offices in Birmingham, London and Manchester and our head office is based in Gloucester. We also have international operations in Australia, Canada and Ireland.
- **We're more than just an insurer**
We are committed to helping protect you and your clients with one of the strongest risk teams in the market, who offer professional valuations and an award-winning risk management advice service.
- **Financially secure**
Our financial strength and security is reflected in our A-rating from Standard & Poor's and A rating from AM Best.
- **Chartered Insurer**
We're proud to have been awarded Corporate Chartered Status for the third year running. We are one of only five composite insurers awarded this status for the whole of their UK operations.*
- **We're owned by a charity**
This means that we distribute all our available profits to our owner, Allchurches Trust Ltd who make grants to charities. Over the past 5 years Ecclesiastical have paid some £55 million to our charitable owner who in turn has been able to support many good causes in communities across the country.**
- **We care about the details**
Our unique vision is to advise and protect those who enrich the lives of others. Our personal touch means we treat you and your clients the way we'd like to be treated - with integrity, empathy and respect, whilst providing expert knowledge and advice.

*Chartered Insurance Institute January 2016.

** 2014/15 Guide to UK Company Giving.



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc Reg. No.24869 is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority