

summary of cover

FAITH INSURANCE



Version 3

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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc

Faith insurance policy

The policy provides insurance for

- Your buildings, contents and stock.
 - Your loss of revenue and/or additional costs following an interruption caused by a buildings or contents claim.
 - Employers' liability, public and products liability.
 - Your trustees' legal liability for errors or omissions in the management and administration of your affairs.
 - Legal expenses.
 - Your money.
 - You or your employees being unable to work because of an accident.
 - Equipment breakdown cover; helping you to get an extensive range of equipment up-and-running again.
- Optional sections for:
- Enhanced trustees' legal liability cover.
 - Your loss of money or goods as a result of the dishonesty of employees or officials.
 - Your goods whilst in transit by road, rail or post.
- The policy is underwritten by Ecclesiastical Insurance Office plc.
 - This policy summary does not contain full details and conditions of the insurance – these are located in the policy wording.
 - We will send the policy to you after you have taken out the insurance, but it is available beforehand from us or your advisor, on request.
 - The policy contains full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc. If you're not satisfied with our response, you may have the right to take your complaint to the Financial Ombudsman Service. This complaints procedure does not affect your right to take legal proceedings.
 - The policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Property damage

This section is automatically included and enables you to cover buildings (if you are insuring them), contents and stock.

How will my claim be settled?

For buildings, the basis of settlement will be the cost of repair or replacement as new. For stock, settlement will be based on cost price and for all other contents this will be replacement as new.

Features and benefits

Wide range of insured events such as fire, theft, malicious damage, storm, escape of water, impact and accidental damage. Glass breakage includes all stained glass.

Optional covers are available for subsidence and terrorism.

Sums insured

You provide the sums to be insured.

For buildings, subject to eligibility, as a value-added service at no additional charge, our surveyors can provide advice regarding the sums to be insured.

Inflation protection

The policy offers a choice of inflation protection measures:

- 'Index-linking' – unless you advise otherwise this is automatically provided. A general form of inflation protection, sums insured are increased in line with a suitable index.
- 'Day One' – an additional protection if it is likely that in the event of a major loss, repair or replacement will take a number of years. Choose from 15%, 25% or 50% uplift on the insurance values applying on the first day of the insurance.

Automatic extensions include:

- Bequeathed buildings up to 10% of sum insured or £250,000 (whichever is the less) and bequeathed contents up to £50,000 (£5,000 per item).

Significant or unusual exclusions or limitations

- Excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule.
- If the premises become unoccupied, untenanted or not in use, you must tell us. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.
- Inner limits apply for theft damage to buildings.

Once selected, the sums insured will be the most we will pay.

You must at all times keep the sums insured at a level that represents full value. If you do not, your claim may be reduced in proportion to the degree of underinsurance (but not if our surveyors' sum insured advice applies).

Features and benefits

- Raffle prizes and donated goods for fund-raising events up to £5,000 any one event (£500 per item).
- Cover for personal belongings of trustees, officials of your place of worship, employees, authorised volunteers and members of your congregation whilst in your premises up to £500 (£100 for personal money) per person.
- Up to £5,000 (£1,000 per item) 'all risks' cover in any one period of insurance for unspecified property anywhere in the UK. This includes up to £500 per person (£250 per item) for personal belongings. Option to specify items and extend cover to Europe or worldwide. For unspecified property not belonging to you but your responsibility whilst at UK exhibitions or events the limit is £5,000 any one claim (£1,000 per item).

Significant or unusual exclusions or limitations

Equipment breakdown

This section is automatically included and gives you cover for a wide range of equipment in the event of breakdown.

How will my claim be settled?

We will repair or replace equipment or pay you the cost of this.

Features and benefits

- Breakdown cover for equipment such as:
 - Lifts, central heating and air conditioning systems
 - Boilers are covered for breakdown and explosion
 - Security and sound systems
 - Photocopiers and office equipment
 - Retail equipment such as bar code scanners and credit card payment systems.
- Cover for breakdown of computers up to £500,000 any one accident. For portable computer equipment the cover is anywhere in the world (in your custody or control) and a limit of £5,000 any one accident applies.
- Business interruption cover for loss of revenue following damage to covered equipment, subject to the Business interruption section of cover being operative. Limit £100,000 in any one period of insurance.

Significant or unusual exclusions or limitations

The limit in any one period of insurance is the relevant sum insured under the Property damage section or £5,000,000, whichever is the less.

- Excluding anything manufactured by you for sale.
- Excluding wear and tear and maintenance related issues, although resultant loss is not excluded.
- Excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule.

Business interruption

This section is automatically included and provides you with cover for loss of revenue following a fire or other insured event. If you are not engaged in revenue earning activities cover is provided for additional costs you incur to keep your organisation running, such as rent for temporary premises.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Features and benefits

Cover is provided up to a period of 24 months (the 'maximum indemnity period').

Automatic extensions covering loss of revenue or additional expenses include:

- Specified disease, murder, rape or suicide, food poisoning, accidentally caused defective sanitation and vermin. This extension provides cover if these events happen at your premises. Cover is dependant upon restrictions being placed on the premises by the competent local authority (apart from murder, rape, suicide or vermin). The specified diseases that we cover are listed in the policy document. The standard limit any one occurrence is £250,000 or 25% of the loss of revenue sum insured, whichever is the less. This limit can be increased upon request.
- Prevention of access to the premises following damage to a neighbouring property by a cause which is covered under your policy subject to a limit of £50,000.
- Accidental failure of the supply to your premises of electricity, gas, water or telecommunications up to £5,000 any one incident.

Significant or unusual exclusions or limitations

Limit

£50,000

Liabilities

This section of the policy is automatically included and provides you with the cover you need by law for employers' liability and for public and products liability.

How will my claim be settled?

When a claim is made against you, we will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits

Employers' liability

Covers your legal liability for accidents to or illness of employees, including authorised volunteers, in the course of their employment or voluntary work.

Public and products liability

Covers your legal liability for accidental bodily injury to persons other than employees, or for damage to their property.

Automatic extensions include:

- Pastoral care indemnity - For your liabilities arising from the provision of pastoral care to individuals seeking the help of your organisation. Cover applies to claims first made against you and notified to us during the period of insurance in respect of:
 - (a) injury to persons and damage to their property (excluding employees). Subject to the Public and products liability limit any one period of insurance.
 - (b) pecuniary losses where the claim does not involve any injury to persons or damage to their property. Limit £100,000 any one period of insurance.
 Limits are inclusive of all legal costs and expenses.
- Trustee and management liability up to £100,000 (£50,000 for loss of documents) in any one period of insurance, inclusive of all legal costs and expenses. Choose the separate Trustee and management liability section if you require a higher limit.

Significant or unusual exclusions or limitations

Limit

£10,000,000 any one claim including legal costs and expenses.

Limit

£2,000,000 (standard).

Option to increase to £5,000,000.

Public liability cover is for any one event. Products liability cover is for any one period of insurance.

Except for the USA and Canada, legal costs and expenses are covered in addition to the limit of indemnity.

£250 excess applies for damage to third party property (other than damage caused by fire or explosion).

Features and benefits

- Errors and omissions in providing services and facilities - Covers claims first made against you and notified to us during the period of insurance in respect of errors or omissions in providing services and facilities. For example, the double booking of wedding ceremonies. A limit of £100,000 (inclusive of all legal costs and expenses) any one period of insurance applies.

Significant or unusual exclusions or limitations

Trustee and management liability

This optional section is on a 'claims made' basis, which means it covers claims made against you, and notified to us, during the period of insurance. Therefore we must be notified as soon as possible of any claim or any circumstances likely to give rise to a claim.

How will my claim be settled?

When a third party makes a claim against you, your trustees, officers, employees or authorised volunteers we will deal with the claim and will pay defence costs and any damages that are awarded.

Features and benefits

- Covers the personal liability of trustees, officers, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation.
- Provides indemnity to the organisation for wrongful acts by trustees, officers, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation.
- Includes defence costs and expenses for actual or alleged pollution resulting from a wrongful act.
- Includes legal costs and expenses following proceedings initiated by any government department or agency to examine your affairs.
- A range of limits of indemnity are available from £250,000 to £1,000,000 in any one period of insurance, including legal costs and expenses.
- Includes emergency costs and expenses up to a maximum of 10% of the limit of indemnity.
- Provides an indemnity to trustees whilst acting as a trustee of another not-for-profit entity at the request of the insured organisation.
- Up to £50,000 in any one period of insurance for lost or damaged documents, inclusive of all legal costs and expenses.
- Up to six years protection for retired trustees if you do not renew this section. Cover commences from the date of non-renewal for trustees who retired prior to that date.

Significant or unusual exclusions or limitations

- Excludes claims or circumstances which may give rise to a claim known to you at the start of the cover.
- Bodily injury and property damage (other than damage to documents) are excluded.
- Excludes malicious acts and acts intended to provide improper financial gain.
- Excludes the administration of any pension fund or scheme.
- Excludes employment disputes.
- Excludes legal action brought outside the European Union, Channel Islands or Isle of Man.
- Cover for outside boards will only operate in excess of any more specific cover.

Legal expenses

This section is automatically included and provides cover for legal fees, compensation awards or appeal costs arising from a wide range of legal disputes that you may become involved in.

To ensure an expert service the cover under this section is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS).

How will my claim be settled?

For claims under this section we will resolve an insured legal problem through lawyers and other experts that we will appoint.

Features and benefits

- A limit of £100,000 any one claim:
 - to protect your legal position on a range of employment or business disputes.
 - for compensation awarded by an employment tribunal where we have agreed to cover your claim under employment disputes (£1,000,000 for all claims in any one period of insurance).
- In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

Cover is provided under the following headings:

- Employment disputes and compensation awards
- Legal defence
- Contract disputes over £250
- Debt recovery for debts over £250
- Property protection and personal injury
- Tax protection

Value-added service (All provided by DAS):

- Helplines – Commercial legal advice, Tax advice and Counselling for proprietor and employees.
- Employment manual – Offering online employment guidance.
- DAS businesslaw – Offering online business law guidance. Some services are only available for a fee.

Significant or unusual exclusions or limitations

- If you decide not to use a law firm that DAS recommend we will only pay your reasonable costs and expenses taking into account what we would have paid the DAS recommended law firm.
- Excluding costs and expenses before DAS's written acceptance of a claim.
- Excluding claims reported more than 180 days after the event that led to the claim.

Money with assault extension

This section is automatically included and insures you against physical loss of cash or cheques.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your organisation.

Features and benefits

- £250,000 any one loss for non-negotiable money such as crossed cheques, money orders and vouchers.
- £2,500 any one loss whilst in transit, bank night safe or on the premises during business hours. From 2 days before to 7 days after a fund-raising event the limit is increased to £5,000.
- £2,500 any one loss whilst in a locked safe at the premises or other specified location. From 2 days before to 7 days after a fund-raising event the limit is increased to £5,000.
- £2,500 any one loss whilst being counted or in the home of your employee, official or voluntary worker. From 2 days before to 7 days after a fund-raising event the limit is increased to £5,000.
- £50 any one loss for collection tins.
- In all other circumstances £500 any one loss.

Automatic extensions include:

- Losses due to dishonesty of employees, officials or voluntary workers discovered within 60 days, £5,000 per person, £10,000 in any one period of insurance.
- Fraud and identity theft – covers fraudulent use of credit and debit cards used in connection with your organisation, £1,000 per card any one period of insurance. Also covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge, £1,000 for all claims in any one period of insurance.

Significant or unusual exclusions or limitations

- Cash over £3,000 whilst in transit unless accompanied by at least two persons. For cash over £5,000 we require three persons. A professional security firm is required if £10,000 or over.
- Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the policyholder, trustees or any officials of your place of worship.
- Identity theft costs must be agreed by us in advance.

Features and benefits

- Assault extension - Provides benefits for injury if the proprietor, employee or voluntary worker is injured due to a robbery or hold-up. Standard limits are:
 - £5,000 for death or permanent total disablement
 - £50 per week for temporary total disablement
 - Up to £200 for hospital benefit
 - £500 for medical treatment.

Significant or unusual exclusions or limitations

- Assault extension:
 - Temporary total disablement benefits after 104 weeks.
 - Persons under the age of 16 or over the age of 80 years.

Fidelity

This optional section allows you to insure against loss of money or goods resulting from the dishonesty of employees, officials and volunteers.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Features and benefits

- Covers loss of your money or goods caused by an act of fraud or dishonesty of an employee, official or voluntary worker.
- Including auditors' fees which you incur to substantiate the loss.
- You can choose to cover 'all employees and officials' and 'all voluntary workers'.
- Limits:
 - £10,000 (in total for all employees and officials) any one period of insurance.
 - £5,000 (in total for all voluntary workers) any one claim and £10,000 any one period of insurance.
 Subject to an overall limit of £10,000 in any one period of insurance.

Significant or unusual exclusions or limitations

- Cover will be subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods.
- Excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule.

Goods in transit

If your organisation is involved in the distribution of your stock on a regular basis this optional section allows you to cover your goods in transit.

How will my claim be settled?

We will pay for the value of the goods, or repair or replace them.

Features and benefits

- Your goods, with a sum insured selected by you, can be covered for accidental damage whilst in transit by road vehicles operated by you or a haulier. Also whilst being sent by parcel post or rail.
- Transits can be anywhere in the UK and the Republic of Ireland.
- Cover for damage to drivers' clothing and personal effects up to £500.

Significant or unusual exclusions or limitations

- Once selected by you the sum Insured will be the most we will pay in any one period of insurance for goods carried by any one vehicle or consignment. In the event of underinsurance any payment will be proportionately reduced
- Conditions apply in respect of theft from unattended vehicles.
- Theft where your employees, trustees, officials of your place of worship or volunteers are involved.
- Goods spoiled by the failure of a vehicle's refrigeration equipment.
- Excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule.

Personal accident

This section is automatically included and pays set benefits if your employees, officials or voluntary workers are injured whilst working for you or participating in your activities.

How will my claim be settled?

If we accept a claim you will receive the set benefit provided by the policy.

Features and benefits

Cover is automatically provided up to the following limits:

Death

- 11 to 15 years £2,500
- 16 to 75 years £5,000

Temporary total disablement

- 11 to 15 years £10 per week
- 16 to 75 years £50 per week

Loss of limb(s) or eye(s) or permanent total disablement £5,000.

If we accept a claim for accidental bodily injury under this section we can also provide hospital benefit up to £200 and medical treatment up to £2,500.

Significant or unusual exclusions or limitations

- Certain hazardous sports or activities as detailed in the policy.
- Temporary total disablement benefits after 104 weeks.

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA registration number is 113848.
Our permitted business is general insurance.

**You can check this on the FCA's register by
visiting the FCA's website**

www.fca.org.uk/register

or by contacting the FCA on

0800 111 6768

For further information on any
of our products, please speak to
your insurance adviser.

Or visit us at

www.ecclesiastical.com



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