



**YOU'RE NOT  
JUST CHOOSING  
ECCLESIASTICAL...**

 ecclesiastical





# ...YOU'RE CHOOSING 135 YEARS OF CARE AND EXPERTISE.

**Created by the people of the church,  
for the people of the church.**

We are more than 'just' an insurer, we understand that a church is more than its building, and we know the challenges churches face go far beyond insurance cover or claims. When you choose to insure with Ecclesiastical, you're choosing the reassurance of knowing that you, your church, everything, and everyone in it, is in the safest possible hands.

Choosing Ecclesiastical is about more than our name, or even our 135-year history with the Anglican Church. It's all the ways we can help – whether it be in knowing your call will always be answered by a specialist, with a wealth of practical support, and a genuine desire to help; or invaluable fundraising support when churches and communities need it most.

**To find out more, call**

**0345 777 3322**

or visit [ecclesiastical.com/just](https://ecclesiastical.com/just)

# HOW CAN WE **HELP YOU** AND YOUR CHURCH?

From fundraising to foodbanks, a meeting place for new mums or finding ways to tackle loneliness, your church is a vital part of your community as well as a place for worship, in a precious building. We know that churches are doing more than ever to be there for the community, which is why we make sure we are there for you by choosing to help in as many ways as we can. It's why our church insurance covers regular church events, outreach and community support, as well as the building and the incredible things and people that are part of it.

## Insurance for your church

- Unlimited cover for theft of metal – subject to security conditions
- £10 million public liability cover, covering your events and outreach
- A 'loss limit' for property damage claims to act as a buffer against unexpected increases in building costs for example, high inflation
- The option to insure your churches and halls all on one policy reducing paperwork and saving you time
- A 10% discount if you enter into a 3-year agreement and rate stability guarantee. This means that we will hold the rates we use to calculate your premium for 3 years, even if you make a claim<sup>1</sup>
- Trustee indemnity cover up to £250,000
- Pastoral care cover up to £250,000

<sup>1</sup> Please be aware the premium is likely to increase at the end of the Long Term Agreement.

Our products include:

**Church insurance**

**Church workers/volunteer home insurance**

**Clergy home insurance**

**Clergy car insurance**

**Clergy discipline and terms of service legal protection**

**Trustee indemnity insurance**

**Church machinery and equipment insurance**

**Pre-paid funeral plans**

**Financial advice**

**Charity and community insurance**

**Risk management**

**Cyber insurance**

# YOU'RE CHOOSING REAL PEOPLE, WHO REALLY CARE.

## Customer Service

We understand that arranging church insurance can seem daunting at times, so our customer service teams are friendly and knowledgeable experts, entirely dedicated to helping you and your church. It's more than good service, it's tirelessly working to make life and running a church easier. It's knowing you've always got someone to talk to, no matter how big or small your query.

**96% of church customers say they are satisfied or extremely satisfied with our service.**

Church Customer Opinion Survey 2023

Based on the 986 responses to our 2023 Ecclesiastical Direct Church Renewal Survey.

**“Reliable, trustworthy and whenever we have contacted you relating to a concern, the representative has always been very helpful, caring and supportive.”**

Customer opinion survey 2023

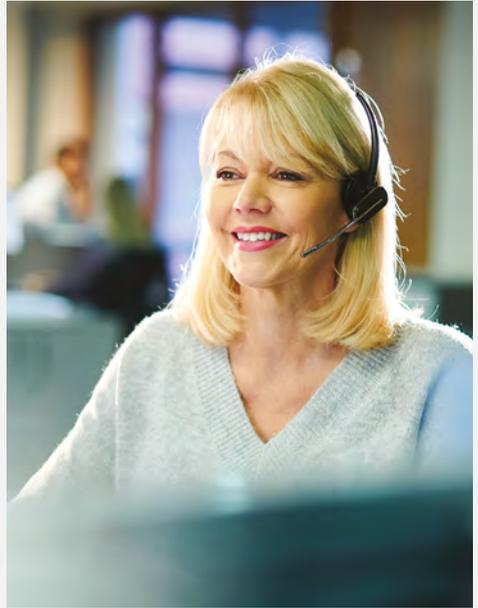
To find out more, call

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## Risk Management Services

We don't just insure your church, we help protect it too. Our nationwide and in-house risk team are on hand to provide help and support when you need it. We provide building and contents valuations to reduce the risk of underinsurance, offer a flexible Risk Appraisal service, support customers with advice on proactive risk management activity – and so much more.



### Risk guidance

We also provide tools to help you manage risk well. You will find videos, animations, templates, checklists and forms to support you in managing risk effectively via our website.

Our Risk Advice Line is also available when you need information about managing risk and can't find what you are looking for on our website.

**Our specialist experts are ready to help you on our risk management advice line**

Call **0345 600 7531**

Email [risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com)

Please have your policy number to hand. The line is open from 9am-5pm, Monday to Friday excluding Bank Holidays. We also have a preferred supplier network offering a range of risk management products available at preferential rates.

# YOU'RE CHOOSING TO HELP YOUR CHURCH THRIVE.

## Fundraising and support

We understand that times have never been harder for churches, running and raising funds for churches isn't always easy, which is why we offer a wealth of free support, guidance and tools to support you.

### Fundraising Hub

Our Fundraising Hub provides easy-to-use support, guidance and tools designed to help you and your church with fundraising now and into the future. Working with fundraising specialists, we have developed a range of resources to help you raise money, apply for grants and ask for funds.

Find out more by emailing [fundraising@ecclesiastical.com](mailto:fundraising@ecclesiastical.com) or via the Hub [ecclesiastical.com/churchfundraising](https://ecclesiastical.com/churchfundraising)

**“The church Fundraising Hub is great! It’s really clear, easy to read and navigate, there’s lots of helpful ideas and resources and it’s great to have a clear list of potential funders.”**

Generous Giving Advisor, Diocese of York

### Additional support

#### E-news sign up

E-news is a monthly email full of tips and information for all of our customers and anyone in your church community. To receive it is easy – all you need to do is register on our website at [ecclesiastical.com/signup](https://ecclesiastical.com/signup) and if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the bottom of the email.

#### Church Matters

A twice-yearly newsletter from Ecclesiastical for all our customers, PCC members and friends packed full of topical information, guidance and inspirational stories.

You can also follow us on our social media channels for the latest news and updates.

#### Made Simple guides

Insurance can appear complex, which is why Ecclesiastical has created a series of Made Simple guides. Providing easy-to-understand, up-to-date information on the issues we are asked about the most, from events to building works, outreach to legal expenses. You can access the guides on our website.

# YOU'RE CHOOSING TO FEEL THAT SIGH OF RELIEF, SOONER.

## Claims

No one wants to have to make a claim, so the very least we can do is make it easier.

Our church claims team care passionately for churches, completely understanding their enormous importance to the local community and are always looking for ways to help customers and to pay claims, rather than avoid them.

With dedication, experience and connections throughout a network of trusted specialist suppliers, and a keen desire to work closely with your preferred contractors, we can help with resolving simple through to the most complex of situations.

If a loss occurs, no matter how small, please call us as soon as possible so we can support you through the claims process.

**“ Fast and efficient service delivered with understanding, empathy and compassion for the difficulties at the time.”**

Claims feedback survey 2023

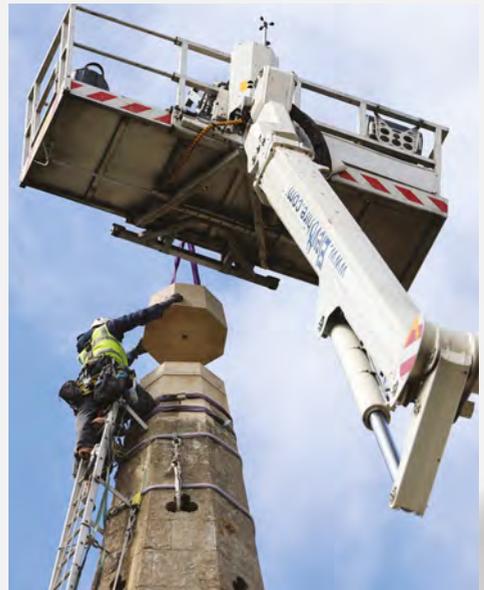
**99%** Claims Satisfaction

Ecclesiastical Settled Property Claims - Customer Opinion Results 2023, responses from 363 direct customers who have had their claim settled

**If you need help with a claim, please contact us as soon as you can:**

- Phone: **0345 603 8381**  
24 hours a day, 7 days a week (UK only)  
+44 1452 533 528 (outside UK).
- Register your claim online at:  
**[ecclesiastical.com/claimonline](https://ecclesiastical.com/claimonline)**
- Email: **[churchclaims@ecclesiastical.com](mailto:churchclaims@ecclesiastical.com)**

Enquiries regarding existing claims can be made between 8am-6pm, Monday to Friday (excluding Bank Holidays)



## ADDITIONAL PRODUCTS AVAILABLE FROM ECCLESIASTICAL AND THE BENEFACT GROUP FOR YOU AND YOUR CHURCH.

### Clergy home contents insurance

Not all home insurance is created equal. Our home insurance has been voted best by customers in the Fairer Finance Awards for 9 years running<sup>^</sup>, plus it's a Which? Best Buy May 2023 and achieved The Times Money Mentor Best Home Insurance Award 2023. It's designed specifically for church people, providing cover for the extra duties you carry out for the church and understanding that your door is often open for the congregation and community. At Ecclesiastical, we understand your vocation and offer insurance that's tailored to the clergy.

- No excess for theft and malicious damage – most other insurers charge at least a £50 excess
- Up to £15,000 cover for your business equipment, that's £5,000 more than our standard contents insurance
- If you receive a Church of England stipend, you may qualify for an extra discount

The church benefits too, as part of **Trust130** we pay a donation of £130 to the church for every new policy taken out\*.

To get a quote, call

**0345 777 3322**

and quote CX24

[ecclesiastical.com/homeinsurance](https://ecclesiastical.com/homeinsurance)

**“It is a tough economic climate, and every little really does help! We will put this donation towards upgrading our live streaming equipment, which helps us to reach out to a much wider group than if we only held in-person services.”**

Trust130 donation feedback



<sup>^</sup> Fairer Finance Home Insurance customer experience rating, Spring and Autumn, 2015-2024.

\* Terms and conditions apply.

Visit [ecclesiastical.com/trust130-terms](https://ecclesiastical.com/trust130-terms)

## Clergy discipline and terms of service legal protection

The church and life in general doesn't always go as expected, so there's comfort in knowing we've got you covered should you ever find yourself involved in a dispute relating to your occupation. Clergy discipline and terms of service legal protection helps you to navigate the often difficult journey through legal issues and covers the associated legal costs.

This policy provides legal protection for proceedings under the Clergy Discipline Measure 2003. If you hold Common Tenure under the Ecclesiastical Offices (Terms of Service) Measure 2009, it also provides legal expenses cover in relation to any disputes, inquiries or grievances under this Measure. If you are a member of clergy in the Church in Wales, it provides legal protection for the equivalent proceedings under the Church in Wales Constitution or the clergy handbook.

The premium is £26.65 per year (plus Insurance Premium Tax). Please note, terms and conditions apply.

### What is covered?

To ensure an expert service, the cover under this policy has been arranged through DAS Legal Expenses Insurance Company Limited (DAS).

**Please note:** This policy has been specifically designed for individual clergy members and this cover is not provided by our Church insurance products and is typically not provided under a household legal expenses policy.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

### Up to £250,000 to cover costs and expenses to:

- Represent you in a disciplinary investigation of any complaint, grievance or inquiry, (including any appeal) under the Clergy Discipline Measure 2003 or the Church in Wales Constitution and clergy handbook.
- Represent you in an unfair dismissal dispute following your removal from office following a capability assessment under the Ecclesiastical Offices (Terms of Service) Measure 2009 and regulations thereunder, or the Church in Wales Constitution and clergy handbook.

In addition, you have access to a range of telephone helplines.

### To find out more, call

**0345 777 3322** and quote CX24

## Clergy car insurance

The changing nature of communities and congregations makes it more important than ever that we keep you moving. Your average car insurance policy may not cover you fully while you are on church business, but we can.

### **Ecclesiastical Insurance Services clergy car insurance\* includes:**

- **Church activities are covered as standard**  
Work you do for the church may be considered as driving for business purposes on a general insurance policy. Ecclesiastical car insurance covers your work for the church as standard.
- **Pay by instalments at no extra cost**  
If you would like to pay your car insurance in instalments, you can do so interest-free. Just remember, some terms will apply.
- **Cover for items in the car**  
Up to £500 of church goods covered within the car.
- **Unlimited windscreen cover**  
This is subject to a £90 excess if replaced by an approved repairer.
- **Excellent customer service**  
Our clergy car insurance team at Ecclesiastical is part of SEIB Insurance Brokers who are owned by the Benefact Group. We have 60 years' experience offering excellent customer service and will provide helpful information to guide you through your quote and find the right cover.
- **Optional extras**  
There are options to include legal protection for £17.95 per year and breakdown cover for £43.24 per year (plus Insurance Premium Tax).

**For more information, or to take advantage of this bespoke scheme, please call Ecclesiastical Insurance Services on**

**0345 450 9396**

**[ecclesiastical.com/carinsurance](http://ecclesiastical.com/carinsurance)**



**ecclesiastical**

Insurance Services

\* Alternative new policies provided for drivers aged 75 and above.

# Independent financial advice

Ecclesiastical Financial Advisory Services (EFAS) is a company of independent financial advisers (IFAs) that has a long history of understanding the financial needs of the clergy.

## We can help you:

- Make the most of your pensions, savings and investments (including ethical investing)
- Prepare for retirement – with advice on the clergy pension scheme and any other pension plans you might have
- Step onto the property ladder by finding the right mortgage
- Protect yourself and your family

There's no charge for an initial discussion but, like all advisers, we do charge a fee for providing financial advice. Your adviser will explain the charges and make sure you're happy before they commit to anything.

## To find out more, call

**0800 107 0190**

and quote CX24

Email [getadvice@ecclesiastical.com](mailto:getadvice@ecclesiastical.com)

Visit [ecclesiastical.com/financial-advice](http://ecclesiastical.com/financial-advice)



Please remember, your home may be repossessed if you do not keep up repayments on your mortgage.

The value of investments can fall as well as rise and you may not get back the amount originally invested.

Levels and bases of taxation together with tax relief or allowances are subject to Government legislation and may change. Tax treatment is dependent on individual circumstances.

## Pre-paid funeral plans

A funeral plan from us is an ideal way to make financial provision for your funeral, as well as reducing the worry for your loved ones at a difficult time. Making your funeral wishes known in advance and providing for the cost makes sound practical and financial sense.

Whether you would like a church burial or a horse-drawn hearse, our pre-paid funeral plans are flexible and a variety of requests can be accommodated. You can plan your funeral in as much or as little detail as you'd like and include any special wishes such as particular hymns or readings, which can provide real comfort to your family.

- No medical or health questions to answer
- You can take out a plan on behalf of someone else

To find out more, call

**0800 633 5626**

and quote CX24

Email

**info@epsfunerals.com**

Visit **www.funeralplans.co.uk**



Terms and conditions apply.

# YOU'RE CHOOSING SUPPORT FOR THE CHURCH AND COMMUNITY YOU LOVE.

## Giving back

Ecclesiastical is part of the Benefact Group, a family of companies which exist to serve the greater good and, through our charitable owner Benefact Trust, donate all group dispersible profits back to churches, charities and communities. By insuring with Ecclesiastical, you are not just buying insurance for your church, but playing a part in supporting churches and Christian causes everywhere.

### Our Group's charitable owner – Benefact Trust

Our Group is owned by one of the UK's largest Christian grant-making charities, Benefact Trust. Benefact Trust awards millions of pounds in grants each year to churches and Christian charities; not only in support of the church itself, but in an effort to have a genuinely transformative impact on people's lives and communities. Benefact Trust funds projects that tackle social issues such as homelessness, poverty and social exclusion; and the repair and restoration of places of Christian worship where changes support wider community use. The Trust's funds come from the available profits of Benefact Group.

[benefacttrust.co.uk](http://benefacttrust.co.uk)

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Since we were founded in 1972,  
we've given more than **£256m**  
in grants, including **£100m** in  
the past 5 years.

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**BENEFACT  
TRUST**

**“We are blown away by the continued generosity of Benefact Trust. Their support for Warm Welcome right from the start of the campaign has already achieved far-reaching social impact.**

**By working with Benefact Trust, our partners and the network of over 7,000 Warm Welcome Spaces, we believe that we can achieve something genuinely transformational in this country. We have a bold ambition to double our efforts this year, so everyone can access a warm and friendly space in their community.”**

Beneficiary Feedback, 2023

## **Ministry Bursary Awards**

Taking a sabbatical can help you breathe life into your ministerial development in ways that enrich both you and the wider church. Since the Ecclesiastical Ministry Bursary Awards were established in 1987, our bursaries have provided over £1.4m to help over 1,500 members of the clergy to finance a wide range of extended leave projects and plans.

The Awards are open to individual clergy in the Anglican church and must have been ordained for at least 10 years. Visit our website to find out more about our eligibility criteria and whether you can apply.

**To find out more, visit [ecclesiastical.com/mba](https://ecclesiastical.com/mba)**



## **Movement for Good**

The Movement for Good Awards is an annual platform for giving, set up by all the businesses that make up the Benefact Group. It's our opportunity to make a tangible difference in the lives of the people, communities, churches and charities we serve.

Anyone can nominate a registered charity, not-for-profit organisation, or community interest company, in the UK, Republic of Ireland, Channel Island or Isle of Man. The nominations are entered into a phased series of draws for a chance to benefit from one of 370 x £1,000 donations.

There will also be five special draws throughout the year where 10 x £5,000 donations will be awarded in each.

Larger grants (£10,000+) are also available to help get larger transformative projects off the ground.

**To find out more, visit [movementforgood.com/ecclesiastical](https://movementforgood.com/ecclesiastical)**

THANK YOU  
FOR CHOOSING  
ECCLESIASTICAL.

[ecclesiastical.com/just](https://ecclesiastical.com/just)



Proudly part of the BENEFACT GROUP 

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