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Parish Plus

Put your faith in us

SUMMARY OF COVER

 ecclesiastical

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Parish Plus summary of cover

Introduction

Our Parish Plus policy has been designed to meet the demands and needs of church bodies wishing to insure the risks associated with managing Anglican parish churches.

We have been providing cover for Anglican parish churches for over 130 years and we regularly review and update our products based upon our experience, knowledge and customer feedback.

This document provides only a summary of the main benefits of the Parish Plus insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. For full details of all policy benefits and terms you should read the policy document and your schedule. A policy document is available by contacting us.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance.

Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.

Parish Plus - at a glance

Our Parish Plus insurance policy includes the following covers as standard:

Section of cover	Overview
Property damage	Covers the buildings and contents of your church(es) and hall(s).
Loss of income	Up to £100,000 for your loss of income over a maximum of 48 months following property damage.
Money	Covers loss of church money up to £5,000 whilst in transit or in a locked safe.
Theft by officials	Up to £10,000 for your loss of money following theft by an employee, volunteer or official.
Liabilities	Covers you if you are found liable at law for:
Employers liability	Injury to an employee or volunteer – up to £10,000,000.
Public & products liability	Injury to a member of the public or damage to their property – up to £10,000,000.
Legal expenses	Up to £250,000 for legal costs and expenses to protect your position on a range of legal issues. With this cover you have access to a 24-hour, 365-days a year legal and counselling telephone helpline which provides initial advice on any church related matter from qualified personnel.
Personal accident	Benefit payments following accidental injury to, or death of, clergy, employees & volunteers.

In addition, you may also add the following optional sections:

Section of cover	Overview
Fine art and collections	Covers fine art, collections or antiques on a market or agreed value basis, to account for antique or artistic value.
Terrorism	Covers damage to your property and loss of income following an act of terrorism.

Things for you to think about

If any of the cover limits within this document do not meet your needs please contact us.

If you are not responsible for insuring buildings or wish to insure on a more limited basis our Parishguard policy may suit your needs. Please contact us to discuss this.

Important information

This policy is underwritten by

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (DAS), with the legal advice service provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

Duration of your policy

Generally 12 months from the start date shown on your policy schedule.

Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us if you wish to discuss your needs or any additional insurance requirements.

How do you pay

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

Where are you covered

- Your church and hall buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your church and hall buildings and in certain circumstances anywhere in the United Kingdom, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your church business and activities conducted in the United Kingdom, the Channel Islands and the Isle of Man.

Long term undertaking and rate stability

You will automatically be entered into a three year agreement with us, called a Long Term Undertaking and Rate Stability Agreement, however you have the option to opt out of this agreement.

By entering into the agreement, you are making a commitment to insure with us for three years. In return, you will benefit from a 10% discount off your premium and have the peace of mind that your insurance premium rate won't increase if you make a claim during the period of agreement. You are only able to cancel this agreement if we increase your premium rates and/or revise your policy terms, which we will only do to reflect the following circumstances:

- A change in your activities.
- An increase in the risk of damage or injury.
- A change in or interpretation of legislation which has an impact on the cover provided.
- A change in the availability or cost to us of reinsurance protection.

Your premium may still change if:

- The insurance value of your property changes due to the impact of inflation, or our surveyor revises your property valuation.
- The Government increases Insurance Premium Tax.

Excess

Most cover sections will carry an 'excess'. An excess is the first amount of any claim or event that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.

Cancellation rights

We have the right to cancel your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under the Policy conditions – Cancellation. This policy does not entitle you to a cooling-off period.

General and Claims conditions

The following general and security conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonably possible of any alteration of risk which increases the risk of damage, injury or liability including major structural alterations or repairs at the premises and any material change in the use of the premises.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

Please refer to the General conditions and Claims conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

The following General exclusions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings and contents of your church(es) and hall(s) against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Storm
- Flood
- Escape of water
- Impact
- Escape of oil
- Accidental damage
- Falling trees
- Falling aerials
- Theft or attempted theft
- Glass, sanitary fixtures and signs

How much you will be insured for

Parish Plus gives you a loss limit for your buildings and contents, which is set higher than our valuation figure to protect you against any unexpected changes in building costs over and above inflation. Your premium will be based upon your valuation so there's no additional cost for this increased protection.

How we settle claims

We will settle claims for damage to your church or hall on the basis that repairs will be carried out sympathetically in keeping with the existing structure. In the unlikely event of your church or hall being damaged beyond economical repair we will pay for a modern replacement.

For contents claims, other than claims for items insured under the Personal effects extension, we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

For claims under the Personal effects extension we will pay for repairs if these can be carried out economically, otherwise we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

To reflect the unique insurance needs of the church, this section is extended to include (for the limit specified or otherwise the Property damage loss limit):

- Damage by an insured event to the following whilst anywhere in the UK, Isle of Man or Channel Islands (unless stated otherwise):
 - Communion plate away from the premises – £15,000 any one item, £30,000 in any one period of insurance.
 - Office equipment – £10,000 any one claim.
 - Portable items – £2,500 any one item, £10,000 any one claim.
 - Items temporarily removed for cleaning and renovation – £10,000 any one claim.
 - Personal belongings of employees and volunteers (including visiting clergy and choristers) whilst on your business – £1,000 per person.
 - Personal belongings of a member of a party travelling on a tour organised by you (this cover is on a worldwide basis) – £100 per person.
 - Raffle prizes and donated goods – £1,000 any one item, £5,000 any one fund raising event.
 - Items not belonging to you which you are responsible for (including marquees) used in connection with a church exhibition, festival or event – £2,500 any one item and £10,000 any one event.
 - Property bequeathed to you – £250,000 for buildings, £5,000 for any other items.
- Damage by an insured event to Property in the open such as lawnmowers, benches, monuments and floodlighting – £5,000 any one claim.
- The cost of making safe headstones and monuments not belonging to you – £5,000 per church in any one period of insurance.

- The cost of gaining access to your church or hall and/or replacing locks and keys including safe locks if keys are stolen or lost - £5,000 any one claim.
- Cover for your insurance obligations for building works at your church/hall – £150,000 any one project for the new works and site materials.
- Cover if archaeological costs are incurred following an insured event – £250,000 any one claim.
- If required your loss limit will be increased by up to 20% to meet local authority conditions made under the Planning (Listed Buildings and Conservation Areas) Act 1990 following damage by any insured event.
- The cost of removing and treating anything illegally or maliciously deposited in your grounds – £2,500 per premises in any one period of insurance.
- The cost of taking reasonable but exceptional measures to prevent or reduce impending damage by an insured event £10,000 in the aggregate.

What is not covered

Please refer to Section 1 Property damage within the policy document for full details.

- The excess which will be agreed with you and confirmed on your policy schedule.
- Wear and tear.
- Subsidence, heave or landslip.
- Terrorism – the optional Terrorism section provides this cover.
- Any value attached to an item of contents by reason of its antique or artistic value.

Are there any limitations

Please refer to Section 1 Property damage within the policy document for full details.

- A limit of £25,000 applies for each tomb, monument, memorial or shrine in the building.
- Limits applying to theft of contents: £25,000 any one item of contents and £1,000 any one claim for contents in unlocked outbuildings.
- Limits applying to theft of metal:
 - For the majority of churches and halls we will cover theft of external metal and any subsequent damage up to the Property damage loss limit in any one period of insurance without the need for a roof alarm or CCTV. However, we actively encourage alarms or CCTV as a means of protection and you will be rewarded with a premium reduction if it is installed, maintained and operated to a standard agreed with us.
 - For some churches or halls this level of cover will only be provided if a roof alarm or CCTV is installed, maintained and operated to a standard agreed with us. Otherwise, for these churches or halls a £7,500 limit for theft of metal and £7,500 for subsequent damage in any one period of insurance applies.
 - Cover is subject to external metal being registered and protected by SmartWater or an alternative forensic marking system that has been approved by us.
 - If scaffolding is erected at your church or hall, cover for theft of external metal is suspended unless additional security measures have been put in place, that have been agreed by us.
- If a building becomes unoccupied cover will reduce to loss or damage to your property caused by fire, lightning, explosion, aircraft, earthquake, impact by vehicle or animal, falling trees and falling aerials.

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of your church or hall ceases on a permanent basis or when the usual activities have ceased pending a decision regarding the future of the church.
- You are planning building work on your church or hall where the contract value is in excess of £150,000 or if the works involve the use of external scaffolding.

Things for you to think about

If any of the following apply please contact us to review:

- Should you have concerns that your limits are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.
- You are responsible for a modern building and require cover for subsidence.
- You have items of contents where claims settlement based on a replacement with a modern equivalent would not reflect their antique or artistic value.

Loss of income

What is covered

This section covers you for loss of income following a fire or other damage insured under the Property damage section.

In addition, cover is provided for costs you incur to continue with your activities, such as hiring alternative premises.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred over which we will pay for this cover (up to the sum insured) as a result of loss or damage to your property.

How much will you be insured for

The standard limit is £100,000 any one event and the standard indemnity period is 48 months.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

- Archaeological discoveries being made following a loss covered by this section.
- Access to your church or hall being restricted following damage to neighbouring property.
- Access to your church or hall being restricted following emergency action taken by the Police or Fire & Rescue services – £10,000 any one period of insurance.
- Murder, food poisoning, defective sanitation or vermin occurring or being discovered at your church or hall.
- Damage at premises other than your own where you are holding or participating in an event – £10,000 any one incident.
- Non weather related cancellation, abandonment or postponement of an event to be held at your church, hall or elsewhere from a cause beyond your control – £1,000 any one claim.
- Reinstating lost data following damage to computer equipment at your church or hall – £25,000 per premises in any one period of insurance.
- Costs you incur to avoid interruption with computer operations following damage to computer equipment at your church or hall – £25,000 per premises in any one period of insurance.

What is not covered

Please refer to Section 3 Loss of income within the policy document for full details.

- Loss where there is unnecessary delay on your part in repairing or replacing the property.

Things for you to think about

If any of the following apply, please contact us to review:

- You have concerns that your sums insured and/or indemnity period are insufficient to meet your needs.
- You have requirements outside of the standard policy extensions.

Money

What is covered

This section covers you for loss of money. The standard limits are as follows:

- Non-negotiable money such as crossed cheques – £250,000 any one loss.
- Money in transit or in a bank night safe – £5,000 any one loss.
- Loss of money while being counted or in the home of an employee, official, or member of your clergy – £5,000 any one loss.
- Loss of money from a locked safe in your church or hall – £5,000 any one loss.
- Any other loss, such as theft from collection tins or alms boxes - £500.

Key extensions

The cover provided by this section is extended to cover:

- Damage to any safe, strong room, or offertory box following theft or attempted theft of money.
- Damage to your employees' or officials' personal belongings following theft or attempted theft of money – £1,000 per person.
- Higher limits for periods before or after a fund raising event.
- Loss following the fraudulent use of a church credit or debit card – £1,000 per card in any one period of insurance.
- Costs you incur to protect your interests following the fraudulent use of the identity of your church council or any of your officials, employees or volunteers by a third party for the purposes of obtaining credit – £1,000 any one period of insurance.

What is not covered

Please refer to Section 4 Money within the policy document for full details

- Deception or false accounting.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles unless the money is hidden from view, all windows and sunroofs are securely closed and the boot and all doors are locked.

What are your obligations

Money in transit of £3,000 or above must be escorted as follows:

£3,000 to £5,000 - 2 persons

Over £5,000 less than £10,000 - 3 persons

£10,000 or over - a professional security firm

In addition to protecting your funds the escort condition helps keep your employees, officials and volunteers safe.

Things for you to think about

Please contact us if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Theft by officials

What is covered

This section covers you for loss of your money (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee, official or volunteer. In addition cover is provided for auditors' fees which you incur to substantiate the loss.

How much will you be insured for

The standard limit is £10,000 for all acts of theft caused by one official or two or more officials acting together.

What is not covered

Please refer to Section 6 Theft by officials within the policy document for full details.

- Losses discovered more than 24 months after this cover ends.
- The excess, which will be confirmed on your policy schedule.
- Repeated acts of theft by the same official once you have become aware of their dishonesty.

What are your obligations

- You must exercise reasonable care in the selection of officials.
- You must tell us within 14 days of a theft or suspicions of a theft.
- You have a duty of care to take reasonable steps to prevent further losses.

Things for you to think about

- Please contact us if the limits are insufficient to meet your needs.

Liabilities

Employers' Liability

What is covered

Employers Liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury whilst working for you and which occurs during the period of insurance, as described in your policy schedule.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to **Section 7 Liabilities within the policy document for full details.**

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Public and products liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business.

The standard policy limit is £10,000,000 (£5,000,000 if terrorism related). Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability for errors and omissions in providing services and facilities, such as the double booking of your premises, if the claim is made against you and notified to us during the period of insurance – £250,000 any one period of insurance inclusive of all costs.
- Legal liability arising from pastoral care (excluding professional counselling) if the claim is made against you and notified to us during the period of insurance – £5,000,000 (£250,000 for financial losses) any one period of insurance inclusive of all costs.
- Legal liability arising from the use by your employee of a motor vehicle, which does not belong to the church, on church business if cover is not provided elsewhere.
- Persons who hire your premises for social events. Cover only applies with your agreement and if not provided elsewhere. Excluding hazardous activities – £2,000,000 any one event (any one period of insurance in respect of products) inclusive of all costs.
- Legal liability arising from a claim made against you for libel or slander if the claim is made against you during the period of insurance – £250,000 any one period of insurance inclusive of all costs.
- Personal legal liability arising from activities not connected to church business whilst abroad on church business, including liability incurred by accompanying family members – £5,000,000 any one event.
- The payment of an excess or loss of no claims bonus resulting from a motor accident whilst an employee or volunteer uses their own vehicle on church business – £250 per person any one period of insurance.

- Personal legal liability of trustees arising from errors or omissions they make in the management of your church if the claim is made against the trustee and notified to us during the period of insurance. Cover also includes the legal liability of your church council if it is held legally liable for errors or omissions of trustees in their management of your church if the claim is made against you and notified to us during the period of insurance. Limit of indemnity for this extension – £250,000 any one period of insurance inclusive of all costs.

Optional extensions

The following extensions are optional - contact us for more information.

Professional counselling services

Legal liability arising from the provision of professional counselling services if the claim is made against you and notified to us during the period of insurance.

Parish Nursing

Legal liability arising from the provision of parish nursing - £5,000,000 any one event.

What is not covered

Please refer to Section 7 Liabilities within the policy document for full details.

- Liability arising from advice, design or specification whether given for a fee or not.
- Liability arising from pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident.

Liabilities section

Key extensions

- Compensation if we request witnesses in connection with a claim under this section to attend court.
Amount per day per person:
 - Licensed clergy, church council members, churchwarden, hall committee members or officers - £500
 - Employees - £250

What are your obligations

Most Churches undertake a diverse range of activities and fundraising events including fetes, coffee mornings and concerts which this policy will provide cover for.

However, you must tell us if you are planning:

- Large or hazardous activities such as fireworks displays, clay pigeon shooting or abseiling, or any event where attendance is likely to exceed 1,000 people.
- Work or visits overseas (other than occasional, low-risk trips such as choir tours or conferences).
- Community outreach projects such as night shelters, advice services or food banks.

Things for you to think about

If any of the following apply, please contact us to review:

- If the limits are insufficient to meet your needs.
- You require cover for Professional counselling services or Parish nursing.

Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal expenses cover for a range of legal issues that may arise up to £250,000 for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards (the compensation award is further limited to £1,000,000 in total for all such awards in any period of insurance).

Cover is provided for the following:

- Property protection
- Personal injury
- Legal defence
- Employment disputes and compensation awards
- Tax protection
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)

In civil cases, other than employment disputes and legal defence claims, cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by DAS.

What is not covered

Please refer to Section 8 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start or during a claim.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.

What are your obligations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.

Do not forget

- Commercial legal advice helpline - DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helplines' section of your policy wording for contact details.

Personal accident

What is covered

This section covers accidental injury to, or death of:

- Your clergy, whether on duty or not, including whilst temporarily abroad.
- Your employees and volunteers whilst carrying out your activities.
- Children aged 3 or over taking part in activities organised by you.
- Members of a UK-tour organised by you.

How much will you be insured for

	Benefits	
	16-80 years (inclusive)	3-15 years (inclusive)
Death	£10,000	£5,000
Loss of: sight, one or more limb(s), speech or hearing	£10,000	£10,000
Permanent total disablement from usual occupation or occupation the individual is suited to	£10,000	£10,000
Temporary partial disablement from normal parochial duties or usual occupation	£50 per week	£5 per week
Temporary total disablement from normal parochial duties or usual occupation	£100 per week	£10 per week

Key extensions

The cover provided by this section is extended to cover:

- Additional medical, dental or surgical expenses for an accepted claim – up to £2,500 per person.
- Additional medical, dental or surgical expenses for an accepted claim if an official, employee or volunteer is assaulted whilst carrying out your activities – up to £5,000 per person (in addition to the above extension).
- An additional payment will be made for an accepted claim if the injured person is admitted for in-patient treatment – £20 a day up to £200.
- Damage to clothing and personal belongings caused at the same time as an injury covered by this section – up to £1,000 per person.
- Unused travel and accommodation expenses as a result of withdrawal from a tour organised by you due to an accident or illness – £500 per person.

What is not covered

Please refer to Section 9 Personal accident within the policy document for full details.

- Any person under the age of 3 years, or aged 80 years or above at the start of the period of insurance.
- Pre-existing health issues.
- Wilful exposure to needless peril (except in attempt to save human life)
- Excluding certain hazardous sports or activities.
- Employees, volunteers, children and tour members are not covered outside of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us.
- Please ask us if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

Fine art and collections (this section is optional)

What is covered

You may own items where claims settlement based on a replacement with a modern equivalent would not reflect their antique or artistic value. This optional section provides cover for loss or damage to these special items on an agreed value basis.

Agreed value

We will agree with you the value of these special items, usually this will be based on a recent expert valuation arranged by you. This will be used as the basis for any claims settlement.

We prefer to agree with you the value of these special items when cover is arranged rather than when a claim is being settled. You will have the confidence that cover is on the correct basis and do not have the difficulty of proving the value of an item which may no longer be in your possession.

Temporary removal

Cover is provided for items whilst temporarily (no more than 90 days) removed from your church, subject to the following limits:

- Art – £5,000,000 or the sums insured (whichever is less) any one claim.
- Jewellery or watches – £15,000 or the wearing limit (whichever is higher) any one claim.

Key extensions

The cover provided by this section is extended to include:

- An allowance of up to 60 days for you to tell us about new acquisitions. From the time you acquire the item until the date you tell us about it, cover is provided up to 10% of the total sum insured for the type of item.
- The cost of defence or payment of damages if an item covered has defective title. If you have to relinquish possession of the item we will pay the amount you paid for it – £500,000 for all claims in any one period of insurance.
- The cost of repair and any reduction in value if an item is damaged by a professional restorer. We will only pay the cost in excess of the amount payable by the professionals own insurances up to the value of the item, subject to a limit of £1,000,000 for all claims in any one period of insurance.
- Loss from an unattended vehicle provided the vehicle is locked, alarmed and the property is out of sight in a locked boot or compartment – £10,000 for all claims in any one period of insurance.

What is not covered

Please refer to Section 2 Fine art and collections within the policy document for full details.

- Dishonesty of any of your employees, officials or volunteers.
- Property not adequately packed during transit.
- Items in the open unless we agree otherwise.
- The excess, which will be agreed with you and confirmed on your policy schedule.
- Mysterious disappearance or unexplained loss.
- Natural ageing, gradual deterioration, rust, humidity exposure.

What are your obligations

Conditions apply in relation to packing and transportation, loaned items and items given to a third party.

Terrorism (this section is optional)

What is covered

This optional section provides cover for damage to your property and (should you choose) resulting loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see property damage and loss of income sections).

Optional cover - Non-damage Business interruption

If you decide to include the terrorism section you may also choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us for more information.

What is not covered

Please refer to Section 5 Terrorism and General definitions for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.
- The excess.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and loss of income sections do not include cover for terrorism so if you are concerned about this risk you should consider adding this cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether it is insured by us. Contact us to discuss this further.

General information

Claims service

For claims other than Legal expenses call 0345 603 8381. If you are phoning from abroad call, +44 (0) 1452 872 701.

New claims can be reported 24 hours a day, 7 days a week.

For legal expenses claims call DAS Legal Expenses Insurance Company Limited on 0345 266 0029. If you are phoning from abroad call, +44 (0) 1452 875 928.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

For all complaints other than Legal expenses complaints

Ecclesiastical Insurance Office plc

Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: complaints@ecclesiastical.com

For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited

DAS House
Quay Side, Temple Back
Bristol
BS1 6NH

Tel: 0344 893 9013

Email: customerrelations@das.co.uk

Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is:

- The law which applies to the part of the United Kingdom (England, Scotland, Wales and Northern Ireland) in which you are based; or,
- The law of Channel Islands or the Isle of Man if you are based in either of these two places.

Other support and cover available

As part of your Parish Plus insurance policy, you also have access to a wide range of additional services and support.

Survey and valuations

From age to style of construction, no two churches are the same. That's why we provide a valuation survey to every church that insures with us. Our expert surveyors will assess your church to calculate the repair and restoration costs, giving you peace of mind.

Online support for churches

We have a dedicated section of our website for our church customers which can be found at www.ecclesiastical.com/church. Here you will find helpful information to assist you in looking after your church. The section includes guidance on topics such as health and safety, fire prevention, security and protecting your church against bad weather. We have also produced a series of **Church Insurance Made Simple** guides covering topics such as arranging events, building works and community outreach.

Risk advice line

Operated by our in-house risk management experts, we can provide you with specific risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at risk.advice@ecclesiastical.com

Preferred suppliers

We have negotiated preferential rates with a number of suppliers, market leaders in their respective fields, who offer a range of risk improvement products and services. To find out more visit our website at www.ecclesiastical.com/risk-management

Value-added services

The following are provided are by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for the church council members, authorised volunteers, employees and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Employment Manual - offering online employment guidance.
- DAS businesslaw - offering online business law guidance. Some services are only available for a fee.
- A local Solicitor to provide the necessary assistance during or following any investigation by the Police.

Other products available

You may face other risks that you would like to insure that are not covered by your Parish Plus policy. Policies that we can provide, that some church customers may benefit from, include:

- Engineering: cover for breakdown of machinery, for example boilers, lifts
- Inspection service: to meet statutory requirements for items such as font cover lifting equipment
- Cyber: to cover costs and help you recover from a cyber-attack.

If you have any additional insurance requirements, please contact us on 0345 777 3322.

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA register 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**

Contact us

For further information on any of our products, call us on

0345 777 3322

Monday to Friday 8am to 6pm (excluding bank holidays). We may monitor or record calls to improve our service

You can email us at

churches@ecclesiastical.com

Or visit us at

www.ecclesiastical.com/church

If you would like this booklet in large print, braille or in audio format please call us on 0345 777 3322. You can also tell us if you would like to always receive literature in another format.



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