

summary of cover

FAITH INSURANCE



Version 2

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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 income 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 extensions for

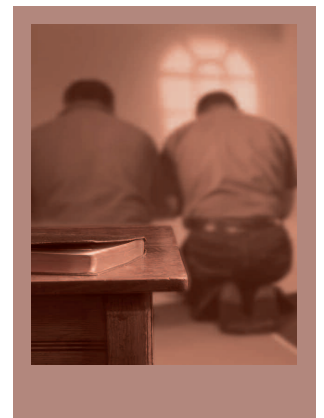
- ? Enhanced trustees legal liability cover.
- ? Your loss of money or goods as a result of the dishonesty of employees or officials
- ? Your goods whilst in transit by road, rail or post

The summary highlights the main features and exclusions to help you decide if the policy meets your needs. For all the terms and conditions that apply, please consult the policy document.

A copy of the policy will be sent to you after you have taken out the insurance but is available beforehand from us or your broker on request. When you take out cover with us we will issue you with a schedule. This document details the cover you have chosen.

The standard duration of this contract is 12 months from the start date on your policy schedule.

Subject to eligibility we also offer, for larger properties, our unrivalled buildings valuation service at no additional charge.



Property damage

This section 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

The insurance for a range of insured events such as fire, theft of contents, malicious damage, storm, escape of water, impact and accidental damage. Glass breakage includes all stained glass. Options are available for subsidence and terrorist damage.

Sums insured

You provide the sums to be insured.

For buildings, subject to eligibility, our surveyors can provide free 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.

Significant exclusions and limitations

- ? excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

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

If your sum insured is not based on our surveyors valuation then in the event of underinsurance the amount we pay for any claim will be reduced in proportion to the degree of underinsurance.

Special features

Features and benefits

Damage to the buildings by theft

Following theft or attempted theft of contents or the fabric of the building.

Bequeathed property

Bequeathed property; insured for the events covered under Property damage.

Raffle prizes and donated goods

To be used for fund-raising whilst at the home of your employees, officials, voluntary workers or church members.

Hired-in property

Insured for the events you have selected under Property damage.

Significant exclusions and limitations

Limit

£5,000 any one period of insurance for repairs to insured buildings following theft of the fabric of the buildings including external metal

£5,000 any one period of insurance for damage to insured property due to entry of rain water following theft of the fabric of the building

£25,000 any one period of insurance for damage to the buildings following theft or attempted theft of insured contents

? excluding losses when scaffolding is erected at the premises unless we have agreed in writing to continue cover

- See page 25 of the policy

? excluding property insured elsewhere – page 25 of the policy

Limit

Any one bequest

£250,000 for buildings

£50,000 (Single article limit £5,000) for all other items

Limit

£500 any one item

£5,000 any one fund-raising event

Limit

10% of the contents sum insured any one period of insurance

Special features

Features and benefits

Personal belongings

Members', employees', officials', voluntary workers' or church members' personal belongings are included under 'contents'.

Exhibitions and events

Any property you are responsible for at exhibitions or events anywhere in the UK.

Significant exclusions and limitations

Limit

£500 (in addition £100 for personal money)
per person

Limit

£500 any one item
£5,000 any one claim

Plus

Free 24-hour helpline services provided by Solaglas and DAS Legal Expenses Insurance Company Limited (DAS) for all our Faith policyholders:

Emergency glass replacement

If you suffer glass breakage insured under your policy you can call upon the services of Solaglas whose operatives will effect a rapid repair.

Business assistance

In the event of an unforeseen emergency, which causes damage or potential danger to your property you can call upon DAS, who will contact a suitable repairer or contractor on your behalf.

Equipment breakdown

This section 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

What is the equipment that is covered?

This section gives you breakdown cover for a wide range of 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

Computers

For computers the section provides cover for any breakdown not included under a maintenance agreement.

For computer equipment outside the premises, cover is for breakdown and resulting business loss. The equipment must be in the custody or control of you, or of your employee or authorised volunteer, within the European Union.

Significant exclusions and limitations

Limit

£5,000,000 in any period of insurance

- ? excluding, in private dwellings, kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
 - page 37 of the policy
- ? excluding boilers or ancillary equipment over 25 years old
- ? excluding anything manufactured by you for sale
 - page 37 of the policy
- ? excluding breakdown caused by computer viruses or hacking
 - page 40 of the policy
- ? excluding wear and tear, although resultant loss is not excluded
 - page 39 of the policy
- ? excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Limit

£250,000 for all claims in any one period of insurance

- ? excluding computer viruses and hacking
 - page 40 of the policy

Special features

Features and benefits

Expediting expenses

'Expediting costs' to speed up repair or replacement, and in making temporary repairs.

Loss avoidance

Costs incurred in taking exceptional measures to prevent or reduce a loss.

Business interruption

Loss of income and other costs following the breakdown of equipment.

Increased cost of working

Costs incurred in maintaining computer operations following a computer breakdown.

Significant exclusions and limitations

Limit

£15,000 any one period of insurance

Limit

£5,000 any one period of insurance

Limit

£30,000 any one period of insurance

? excluding claims arising from the need to reconstruct or re-input data or programs
– page 38 of the policy

Limit

£25,000 any one period of insurance

Business interruption

This section provides you with cover for loss of income following a fire or other insured event. If you are not engaged in income 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

Covers your loss of income following a claim accepted under the Property damage section. Also pays for the extra costs to keep your organisation running and minimise your loss of income.

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

Significant exclusions and limitations

Limit

£50,000

Special features

Features and benefits

Prevention of access

Pays if you are affected by damage to neighbouring property, by a cause which is covered under your policy.

Also, if access to your premises is affected through the actions of the authorities in connection with an incident which could endanger human life or neighbouring property.

Specified disease, murder, rape or suicide, food poisoning, defective sanitation accidentally caused, vermin

The extension covers your loss of revenue following these events, if they happen at your premises. Cover applies if restrictions are placed on the premises by the competent local authority (apart from murder, rape or suicide).

The specified diseases that we cover are listed in the policy.

Significant exclusions and limitations

Limit

£50,000

- ? excluding incidents which last for less than 4 hours
- page 46 of the policy

Limit

£250,000 or 25% of the loss of revenue sum insured, whichever is the less (can be increased upon request)

- for this extension the maximum indemnity period is 3 months (can be increased upon request)

Features and benefits

Failure of electricity, gas, water or telecommunications

Pays if your organisation is affected by accidental failure of these services.

Other venues

Pays if you are affected by damage at premises where you are carrying out an exhibition or fund-raising event, by a cause, which is covered under your policy.

Death of patron

Pays if you are affected by the death or immoral act of your patron.

Computers - Increased cost of working

Costs incurred in maintaining computer operations following insured damage to computer equipment.

Significant exclusions and limitations

Limit

£5,000 any one incident

Limit

£10,000 any one incident

Limit

£25,000 any one incident

? for this extension the maximum indemnity period is 3 months
– page 47 of the policy

Limit

£25,000 any one period of insurance

Liabilities

This important section of the policy 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.

As required by law we will supply a Certificate of Insurance, which should be displayed in a prominent place and after expiry retained in compliance with the Employers' Liability (Compulsory Insurance) Regulations 1998.

Public and products liability

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

Significant exclusions and limitations

Limit

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

Limit

£2,000,000 (standard)

Option to increase to £3,000,000 or £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.

Special features

Features and benefits

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 during the period of insurance in respect of

- (a) injury to persons other than employees or damage to their property, or
- (b) pecuniary losses where the claim does not involve any injury to persons or damage to their property.

Errors and omissions in providing services and facilities

Covers claims first made against you during the period of insurance in respect of errors or omissions in providing services and facilities. For example, the double booking of wedding ceremonies.

Independent examination of your accounts

Covers your appointed independent examiner for claims first made against him or her during the period of insurance for errors and omissions in the examination of your accounts. The cover is for any independent examiners, not for registered auditors undertaking an audit of your accounts.

Charity trustee insurance

Covers the personal liability of trustees, officers, employees or authorised volunteers arising from errors or omissions they make in their internal management and administration duties.

Cover is also provided for legal liability resulting from the loss or damage of charity-related documents.

Note: a separate Charity trustee insurance section is available if higher limits are needed or you require cover for mismanagement in the provision of services such as pastoral care or debt advice.

Significant exclusions and limitations

Limit

(a) £2,000,000 (standard) any one period of insurance

Option to increase to £3,000,000 or £5,000,000

(b) £100,000 any one period of insurance
Inclusive of all legal costs and expenses

Limit

£100,000 any one period of insurance
Inclusive of all legal costs and expenses

Limit

£25,000 any one period of insurance
Inclusive of all legal costs and expenses

Limit

£100,000 (except documents at £50,000) any one period of insurance including legal costs and expenses

? cover is provided only if you have obtained, if necessary, the approval of the Charity Commission and have fulfilled any requirements – page 58 of the policy

? excluding claims arising from your day to day operations (these are dealt with by Public liability cover)

Legal expenses

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

This cover has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited (DAS) who will handle claims on our behalf.

How will my claim be settled?

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

Features and benefits

We will protect your legal position in the areas shown below using a representative of DAS's choosing.

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.

Significant exclusions and limitations

Limit

£50,000 (standard) each claim for legal expenses

Option to increase to £100,000

- ? excluding costs and expenses before DAS's written acceptance of a claim
 - page 72 of the policy
- ? excluding claims reported more than 180 days after the date you should have known about the incident
 - page 72 of the policy

Standard cover

Features and benefits

Employment disputes and compensation awards

Employment disputes

Defending your legal rights in a dispute with an employee arising from their dismissal or redundancy, or any other legal proceedings relating to their contract of employment.

Cover includes defence of your legal rights against a prospective employee claiming sex discrimination.

Significant exclusions and limitations

- ? excluding disputes in the first 90 days of this cover being provided
 - page 67 of the policy
- ? excluding, disputes arising within the first 180 days of cover being provided, if the employee was subject to a warning within the 180 day period before cover started
 - page 67 of the policy
- ? excluding disputes arising under TUPE Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005 and any amending legislation
 - page 68 of the policy

Features and benefits

Compensation awards

Where we agree to defend your legal rights under the employment disputes cover, we will also pay any compensation award made at Tribunal should you lose the case.

Service occupancy

We will pursue your legal rights against an employee or ex-employee to recover possession of premises, which are owned by you or for which you are responsible.

Legal defence

Defence of criminal prosecutions arising from your business activities. The defence of civil actions in special circumstances. Also the appeal against the imposition of terms of any Statutory Notice issued under UK legislation affecting your business.

Property protection

We will pursue your legal rights following damage to your property including problems such as nuisance and trespass.

Bodily injury

We will pursue your and your employees and volunteers legal rights following accidental death or physical injury.

Tax and VAT

We will represent your rights throughout a full or aspect enquiry by HM Revenue & Customs and represent your rights in appeals against VAT assessments.

In addition investigations brought by the Charity Commission are included.

Significant exclusions and limitations

Limit

For compensation awards £1,000,000 for all claims in any one period of insurance

- ? excluding claims where established disciplinary procedures were not followed
 - page 68 of the policy

- ? excluding motoring or parking offences
 - page 70 of the policy

- ? excluding damage to motor vehicles
 - page 71 of the policy

- ? excluding damage to motor vehicles
 - page 71 of the policy

- ? excluding dishonesty or criminal offences
 - page 72 of the policy

Limit

For 'aspect' enquiries (as opposed to 'full' enquiries) £2,000 and excluding the first £200 of external costs

- page 72 of the policy

Optional cover

Features and benefits

Contract disputes

We will negotiate your legal rights in a dispute arising from an agreement for the sale, hire or purchase of goods and services.

Debt recovery

We will help to recover money and interest due from the sale or provision of goods or services.

Statutory licence protection

We will represent you in appealing to the relevant authority following loss of your licence or British Standard Certificate of Registration.

Significant exclusions and limitations

- ? excluding disputes over breaches of professional duty
– page 70 of the policy
- ? excluding debts that are older than 90 days
– page 71 of the policy
- ? excluding original or renewal applications
– page 70 of the policy
- ? excluding licence appeals relating to motor vehicles
– page 70 of the policy

Plus

Free 24-hour helpline services provided by DAS for all our Faith policyholders:

Legal advice

Provides free advice on any commercial legal problem relating to your organisation within the European Union, the Isle of Man, Channel Islands, Switzerland and Norway.

Tax advice

Provides advice on any tax matters affecting your organisation, under the laws of the United Kingdom.

Counselling

Available for your employees and their immediate family who live with them.

Employment manual and DAS businesslaw

Offering online employment and business law guidance.

Money

This section 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	Significant exclusions and limitations
Non-negotiable money such as crossed cheques, money orders, vouchers.	<i>Limit</i> £250,000
In transit, bank night safe or on the premises during business hours.	<i>Limit</i> £2,500 £5,000 from 2 days before to 7 days after a church festival or event
While in a locked safe at the premises or other specified location.	<i>Limit</i> £2,500 £5,000 from 2 days before to 7 days after a church festival or event
While being counted or in the home of your employee, official or voluntary worker.	<i>Limit</i> £2,500 £5,000 from 2 days before to 7 days after a church festival or event
Collection tins.	<i>Limit</i> £50
For any other loss.	<i>Limit</i> £500
Losses due to dishonesty of employees, officials or voluntary workers discovered within 60 days. <i>Note: a separate Fidelity section is available if higher limits are required.</i>	<i>Limit</i> £5,000 per person £10,000 overall in any one period of insurance

Personal accident

This section pays set benefits if your employees, officials, voluntary workers or members of the church 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, at the limits shown.

Significant exclusions and limitations

- ? excluding certain hazardous sports or activities – page 86 and 87 of the policy

Limits

Death

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

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

Temporary total disablement

- ? 11 to 15 years £10 per week
- ? 16 to 75 years £50 per week up to 104 weeks

Property damage plus

This section enables you to cover items of contents insured under the Property damage section on an 'away from the premises' basis anywhere in the UK, Europe or world-wide.

How will my claim be settled?

We will repair or replace items or pay the cost of this.

Features and benefits

If you have contents which are not always situated at your premises, this option allows you to specify them for 'away from the premises cover'.

Significant exclusions and limitations

The sum insured for each item will be the most we will pay.

- ? excluding theft from motor vehicles unless they are locked, the property is stored out of sight and there are visible signs of forcible entry – page 34 of the policy
- ? excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Charity trustee insurance

This section allows you to increase the automatic cover of £100,000 provided by the Liabilities section. The insurance is for claims against your trustees, officers, employees or authorised volunteers for mistakes in the management and administration of your affairs and for damage or loss of documents. Additional cover is available for claims arising from errors in the performance of services.

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.

This cover is on a 'claims made' basis. This means it offers protection for claims, which are made against you during the period of cover, or claims, which may arise from circumstances which you became aware of and reported to us during the period of cover.

Features and benefits

Charity trustee insurance

Covers the personal liability of trustees, officers, employees or authorised volunteers arising from errors or omissions they make in their internal management and administration duties.

Loss of documents

Cover is provided for legal liability resulting from the loss or damage of charity-related documents.

Services

An optional cover for legal liability resulting from misjudgements in the provision of services, given as part of their activities, by your trustees, officers, employees or authorised volunteers.

Significant exclusions and limitations

Limit

You choose the limit of indemnity you require up to £1,000,000 any one period of insurance including legal costs and expenses

? excluding claims arising from your day to day operations (these are dealt with by Public liability cover)

Limit

£50,000 any one period of insurance including legal costs and expenses

Limit

You choose the limit of indemnity you require up to £1,000,000 any one period of insurance including legal costs and expenses

Fidelity

This 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 losses caused by an act of fraud or dishonesty of an employee, official or voluntary workers.

Including auditors' fees which you incur to substantiate the loss.

You can choose to cover 'all employees' and officials and 'all voluntary workers'.

In conjunction with this, cover on a 'named basis' is available.

Significant exclusions and limitations

Limits

You choose a limit adequate to cover your maximum requirements

£5,000 any one claim for all members and volunteers included as standard

- ? excluding loss of interest or consequential loss – page 82 of the policy
- ? 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 – page 80 and 81 of the policy
- ? 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 choose this section 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 stock 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.

Significant exclusions and limitations

Limits

The most we will pay will be the maximum value of goods:

- (i) that will be carried by any one vehicle
- (ii) any one consignment

If your chosen limit is found to be inadequate, any claim payment we make will be reduced in proportion to the amount of underinsurance.

- ? conditions apply in respect of theft from unattended vehicles
 - page 84 of the policy
- ? excluding theft where your employees, members or volunteers are involved
 - page 84 of the policy
- ? excluding goods spoiled by the failure of a vehicle's refrigeration equipment
 - page 84 of the policy
- ? excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

General information

Significant conditions

You may not be covered under this policy if you fail to tell us about any significant changes to the premises or your activities.

You must tell us if the premises become unoccupied.

Cancelling the policy

We have the right to cancel the policy by giving you seven days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

This policy does not entitle you to a cooling off period or refund if you decide to cancel the policy.

What if I need to make a claim?

For all claims other than legal expenses claims

If you need to report a claim you can call us on

0845 603 8381

24 hours a day 7 days a week

For legal expenses claims

You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. You can write to:

Legal Claims Centre
DAS Legal Expenses Insurance
Company Limited
DAS House,
Quay Side, Temple Back,
Bristol BS1 6NH.

Tel 0117 934 2000

What if I have a complaint?

If you have any reason to complain about the advice or service you have received you should contact either your Broker or Ecclesiastical Insurance Office plc depending on who sold you your policy.

If making your complaint to Ecclesiastical you can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Office plc
Beaufort House,
Brunswick Road,
Gloucester GL1 1JZ.

Tel 0845 777 3322

Fax 01452 423557

Email complaints@ecclesiastical.com

You may also have the right to refer your complaint to the Financial Ombudsman Service who can be contacted on:

Tel 0845 080 1800

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

or visit their website:

www.financial-ombudsman.org.uk

If you are unable to refer your complaint to Financial Ombudsmen we will direct you to an alternative.

Neither option prejudices your right to take legal proceedings.

Full details of Ecclesiastical's complaints procedure is in the policy document or can be provided separately on request.

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation should we be unable to fulfil our obligations.

For further information you can contact the FSCS on:

Tel 020 7892 7300

Email enquiries@fscs.org.uk

or visit their website:

www.fscs.org.uk

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless your organisation is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

This contract is underwritten by: Ecclesiastical Insurance Office plc.

Our FSA register number is 113848. Our permitted business is general insurance.

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

www.fsa.gov.uk/pages/register

or by contacting the FSA on

0845 606 1234

Charity
Care sector
Heritage
Education
Nurseries
Commercial bespoke
Property Owners
Flats
Motor fleet
Household EDI

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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Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.