

# Faith Insurance policy pack

## Amendments to your client's policy



Agentname & Co Ltd  
Street Name  
Town Name  
County  
AB12 3CD

**Northern Regional Centre**

**0161 832 2616**

northern@ecclesiastical.com

Ecclesiastical Insurance Office plc,  
Northern Regional Centre, Beaufort  
House, Brunswick Road,  
Gloucester GL1 1JZ  
www.ecclesiastical.com

**Policy number**

02/PXC/0123456

**Insured**

Northtown Synagogue

16 June 2009

Dear broker

Thank you for your instructions to amend your client's Faith Insurance policy. I am pleased to enclose the amended policy documentation.

- **The amendments mean that an additional premium of £848.12 is due.**

This includes 5% Insurance Premium Tax of £40.38.

I will debit your account for the additional premium in the normal way.

If you have any questions, please contact me and I will be happy to help.

Yours faithfully

A handwritten signature in black ink that reads "Jane Smith".

Jane Smith

0161 836 2705

---

### In this pack

- Policy schedule





# Faith Insurance policy pack

## Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

We have issued this schedule to reflect changes you have requested to your policy. Please read it carefully alongside your Faith Insurance policy document. You should tell your broker if you want to make any changes.

### Premium details

Premium: **£848.12**

This is made up of a premium of £807.74 plus Insurance Premium Tax at 5% of £40.38.

### Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
Synagogue	Section 1 Property damage Section 3 Equipment breakdown
General cover	Section 3 Equipment breakdown Section 4 Business interruption Section 5 Liabilities Section 7 Legal expenses Section 8 Money with assault extension Section 11 Personal accident

### Policy clauses

#### CC039 - Special cover extension

Where mentioned in this policy the word 'director' (or 'directors') means any official (or officials) of the church

**Policy number**  
02/PXC/0123456

**Date of issue**  
16 June 2009

**Insured**  
Northtown Synagogue

**Business description**  
Orthodox Synagogue

**Period of insurance cover**  
14 May 2009 to  
4 December 2009

### The policy document

Please contact your broker if you would like a copy of the policy document. Your broker is Agentname & Co Ltd.

### Duty of disclosure

You must tell us of any material changes since the start or last renewal of your policy. Failure to do so could result in you not being insured and claims being refused. Material facts are those which would be likely to influence an insurer's consideration of your insurance. If you are in any doubt as to whether a fact is material, you must ask your broker.

Policy number **02/PXC/0123456**

Date of issue **16 June 2009** Effective from **14 May 2009**

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. Tel: 01452 528533. 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.

# Policy schedule



Cover for

Synagogue, Testname Road, Northtown Lincolnshire, AB1 2CD

## Section 1 Property damage

### The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Buildings	£1,700,000	N/A	N/A
Contents	£275,828	N/A	N/A
including			
Scrolls	£143,218		

### Insured Events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£100	Impact by road vehicles or animals	£100
Aircraft	£100	Falling trees	£100
Riot	£100	Falling aerials	£100
Malicious persons	£100	Accidental damage	£100
Earthquake	£100	Theft or attempted theft	£100
Storm	£100	Glass and sanitary fixtures	£100
Flood	£100	Extension 17 Freezer contents	£50
Escape of water	£100		
Burst pipes	£100		
Escape of oil	£100		

### Property damage clauses

#### Special cover extension

Applicable to the Contents definition

(3) includes the personal belongings of YOUR church members up to the limit stated

Applicable to Insurable event 17 Theft or attempted theft

This insurable event is re-stated as follows Theft or attempted theft excluding DAMAGE to the BUILDINGS as a result of theft or attempted theft

# Faith Insurance policy pack

## Policy schedule

---



Applicable to Insurable event 18 Glass and sanitary fixtures

Exclusion (ii) is deleted This policy covers stained and other special glass

Extension 12 Temporary removal

Exclusion (1) personal belongings is deleted

Extension 13 Damage to the building by theft

This extension is restated as follows

13 Damage to the buildings by theft

Only applicable if insurance event 17 Theft or attempted theft is operative

This insurance extends to include

(a) if BUILDINGS are insured repairs to the BUILDINGS following theft of the fabric of the BUILDINGS excluding external metal up to £10,000 any one period of insurance

(b) if BUILDINGS are insured repairs to the BUILDINGS following theft of external metal up to £5,000 in any one period of insurance

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(c) if CONTENTS are insured DAMAGE to the BUILDINGS caused by theft or attempted theft of CONTENTS for an amount not exceeding £25,000 in any one period of insurance

\_\_\_\_\_  
\_\_\_\_\_  
(d) DAMAGE to property insured directly caused as a result of the entry of rainwater following the theft of the fabric of the BUILDINGS including external metal up to £5,000 any one period of insurance

---

Extension 14 Theft of keys

This extension operates following any loss of keys (theft not necessary)

Extension 18 Raffle prizes and donated goods

This extension also applies whilst the property is at the home of any church member. The limit is amended to £500 any one item and £5,000 any one fund raising event

New Extension 25 is added

25. Exhibitions and events

Cover includes DAMAGE by the INSURED EVENTS to items not belonging to YOU but YOUR responsibility at exhibitions or events in connection with YOUR BUSINESS while in any building within the GEOGRAPHICAL LIMITS or in transit to and from such building. Limit £1,000 any one item and £5,000 any one claim

Excluding DAMAGE under Insurable events 4 (Malicious persons) and 17 (Theft or attempted theft) to property (a) in any unattended building unless all windows are securely closed and all external doors locked (b) in any unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors locked.

**C1171 - Equipment breakdown clause**

The following exclusion applies

DAMAGE to any boiler or ancillary equipment that is over 25 years old at the time the DAMAGE occurs

Computers under a maintenance agreement warranty or guarantee

Exclusion 2 is re-stated as follows

Faith Insurance policy pack  
**Policy schedule**



---

DAMAGE to computer equipment which is recoverable under a maintenance agreement warranty or guarantee

—  
  
—  
—  
—  
—  
—

Faith Insurance policy pack  
**Policy schedule**



---

**Section 3 Equipment breakdown**

Section applies.

Excess: £100

# Faith Insurance policy pack

## Policy schedule



### General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

### Section 3 Equipment breakdown

Section applies.

Excess: £100

### Section 4 Business interruption

#### Items covered

This table gives details of the items covered by the Business interruption section of your policy.

Item	Sum insured	Declaration linked basis?	Maximum indemnity period
Revenue	£50,000	No	24 months

### Section 5 Liabilities

#### Cover 1 Employers' liability applies

Limit of indemnity £10,000,000

#### Cover 2 Public & products liability applies

Cover	Limits of indemnity	3rd party property damage excess
Public Liability	£2,000,000	£0
Products Liability	£2,000,000	N/A

#### Liabilities clauses

##### Special cover extension

The following definition is added PASTORAL CARE SERVICES means the use of counselling skills to provide free informal unstructured care and ministry relating to a particular concern of an individual seeking the help of the church

Cover 2 Public and products liability

The following exclusion is added 18 any liability connected directly or indirectly in any way with any error or omission in the provision of PASTORAL CARE SERVICES or professional counselling services

The following extensions are added

---

8 Pastoral care indemnity

This insurance covers only those losses which arise from claims made and notified to US during the period of insurance

Notwithstanding exclusion 18 WE will indemnify YOU against all sums which YOU become legally liable to pay as damages and all other costs and expenses as a result of neglect error or omission in the rendering of PASTORAL CARE SERVICES provided by YOUR clergy or EMPLOYEES in connection with YOUR BUSINESS which gives rise to a claim made against YOU and notified to US during the period of insurance for the following

- (a) accidental BODILY INJURY to persons other than any EMPLOYED PERSON
- (b) accidental DAMAGE to PROPERTY not belonging to YOU
- (c) pecuniary loss other than arising from (a) or (b) above

The most WE will pay under this extension in the period of insurance will be the Public and products liability limit of indemnity for claims arising under (a) or (b) above and £100,000 for claims arising under (c) above

All claims resulting from a single neglect error or omission will be deemed to have been made during the period in which the first claim was accepted by US

WE will not provide any indemnity in respect of the following

- (i) Liability where indemnity is provided by any other insurance or other extension of this policy
- (ii) Any person committing or condoning any criminal dishonest or fraudulent act or omission

(iii) Liability assumed by agreement unless liability would

# Faith Insurance policy pack

## Policy schedule



---

have attached without such agreement

- (iv) The consequences of any circumstances known to YOU at the commencement of this cover which may give rise to a claim
- (v) Liability arising from professional counselling services
- (vi) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS
- (vii) Liability for any claim made against YOU by reason of any act committed or alleged to have been committed prior to the commencement date of this insurance

Special condition specific to extension 8

It is a condition precedent to liability that YOU shall exercise reasonable care and diligence in the selection appointment and supervision of persons undertaking PASTORAL CARE SERVICES on YOUR behalf

9 Errors and omissions

This insurance covers only those losses which arise from claims made and notified to US during the period of insurance

WE will indemnify YOU against all sums which YOU become legally liable to pay as damages and all other costs and expenses as a result of errors or omissions in the rendering of services and facilities provided by YOU or on YOUR behalf in connection with YOUR BUSINESS which gives rise to a claim made against YOU and notified to US during the period of insurance

The most WE will pay under this extension in the period will be £100,000

All claims resulting from a single error or omission will be deemed to have been made during the period in which the first claim was accepted by US

# Faith Insurance policy pack

## Policy schedule



---

WE will not provide any indemnity in respect of the following

- (a) Liability where indemnity is provided by any other insurance
- (b) Liability in respect of INJURY or DAMAGE to property
- (c) Any person committing or condoning any criminal dishonest or fraudulent act or omission
- (d) Liability assumed by agreement unless liability would have attached without such agreement
- (e) The consequences of any circumstances known to YOU at the commencement of this cover which may give rise to a claim
- (f) Advice design or specification given for a fee or for which a fee is normally payable professional counselling services or PASTORAL CARE SERVICES
- (g) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS
- (h) Liability for any claim made against YOU by reason of any act committed or alleged to have been committed prior to the commencement date of this insurance

10 Errors and omissions - independent examination

This insurance covers only those losses which arise from claims made and notified to US during the period of insurance

WE will indemnify YOUR appointed Independent Examiner against all sums which the Independent Examiner becomes legally liable to pay as damages and all other costs and expenses as a result of errors or omissions in the independent examination of YOUR accounts as required by legislation which gives rise to a claim made against the Independent Examiner and notified to US during the period of insurance

The most WE will pay under this extension in the period of insurance

# Faith Insurance policy pack

## Policy schedule



---

will be £25,000

All claims resulting from a single error or omission will be deemed to have been made during the period in which the first claim was accepted by US

WE will not provide any indemnity in respect of the following

- (a) Liability where indemnity is provided by any other insurance
- (b) Liability in respect of INJURY or DAMAGE to property
- (c) Any person committing or condoning any criminal dishonest or fraudulent act or omission
- (d) Liability assumed by agreement unless liability would have attached without such agreement
- (e) The consequences of any circumstances known to the Independent Examiner at the commencement of this cover which may give rise to a claim
- (f) Liability arising from a full audit of the accounts by a registered auditor
- (g) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS
- (h) Liability for any claim made against YOU by reason of any act committed or alleged to have been committed prior to the commencement date of this insurance

### **PUBLIC LIABILITY EXTENSION**

It is hereby noted that the cover 2 - Public Liability is extended to include the synagogue grounds situate Carlton Jewish Cemetery and the Layton Court cemetery.

# Faith Insurance policy pack

## Policy schedule



---

### Section 7 Legal expenses

---

Insured Events	Limit of indemnity
Standard Cover	£50,000

---

### Section 8 Money with assault extension

#### Cover A Money applies

The table below shows the limit of our liability for any one occurrence.

---

Types of money	Limit of liability
<b>Non-negotiable money</b>	£250,000
<b>Other money</b>	
On the premises during business hours	£2,500
In transit	£2,500
In private dwelling houses	£0
In vending and gaming machines (£0 per machine)	£0
In the custody of authorised personnel whilst on delivery or collection rounds	£0
In collection tins or envelopes	£50
In any other circumstances	£500
<b>Misappropriation by authorised employees</b> (£5,000 per person)	£10,000
<b>Money in safes out of business hours</b>	
Unspecified Safe	£2,500

---

#### Money with assault extension clauses

##### Special cover extension

Cover includes whilst money is being counted or in the home of a church official up to £2,500 any one loss

Extension 3 Dishonesty of employee

The limit is increased to £5,000 per person and £10,000 in total in any one period of insurance. The loss must be discovered within 60 days of the occurrence.

### Section 11 Personal accident

# Faith Insurance policy pack

## Policy schedule



Insured persons or category of persons	Cover type	Number of units insured	Deferment period
Clergy	Type B	2	N/A

### Cover types

#### Type A

Accidents arising at any time

#### Type B

Accidents arising out of and in the course of employment by the Insured

The table below shows the level of benefit for each unit for the occurrences listed.

Occurrence	Level of benefit per unit
Death	£2,500
Loss of one or more limbs or eyes	£2,500
Permanent total disablement	£2,500
Temporary total disablement - amount per week	£25

### Personal accident clauses

#### Special cover extension

In addition to the INSURED PERSONS noted on the schedule this policy includes children age 11 to 15 whilst engaged on YOUR authorised activities anywhere in the GEOGRAPHICAL LIMITS subject to the following benefits

DEATH £2500

LOSS OF LIMB(S) or LOSS OF EYE(S) £5000

PERMANENT TOTAL DISABLEMENT £5000

TEMPORARY TOTAL DISABLEMENT 10

MEDICAL EXPENSES Maximum of 15% of the benefit payable for TEMPORARY TOTAL DISABLEMENT

Extension 1 is re-stated as follows

1. Hospital benefit and dental expenses

If during the period of insurance an INSURED PERSON

Policy number **02/PXC/0123456**

Date of issue **16 June 2009** Effective from **14 May 2009**

# Faith Insurance policy pack

## Policy schedule



---

sustains bodily injury whilst acting under YOUR authority and engaged in YOUR BUSINESS or authorised activities WE will pay

(a) Dental expenses incurred by the INSURED PERSON

Limit £500

(b) £20 a day up to £200 if as a result of the bodily injury the INSURED PERSON goes into hospital for in-patient treatment

Exclusion (2) is re-stated as follows

(2) sustained by any person before that person attains the age of 11 years or after expiry of the period of insurance in which that person attained the age of 75 years

---

## Glossary

### Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

### Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

### First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

### Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

### Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

### Excesses

The excess is the amount you would have to pay towards any loss.

### Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.



