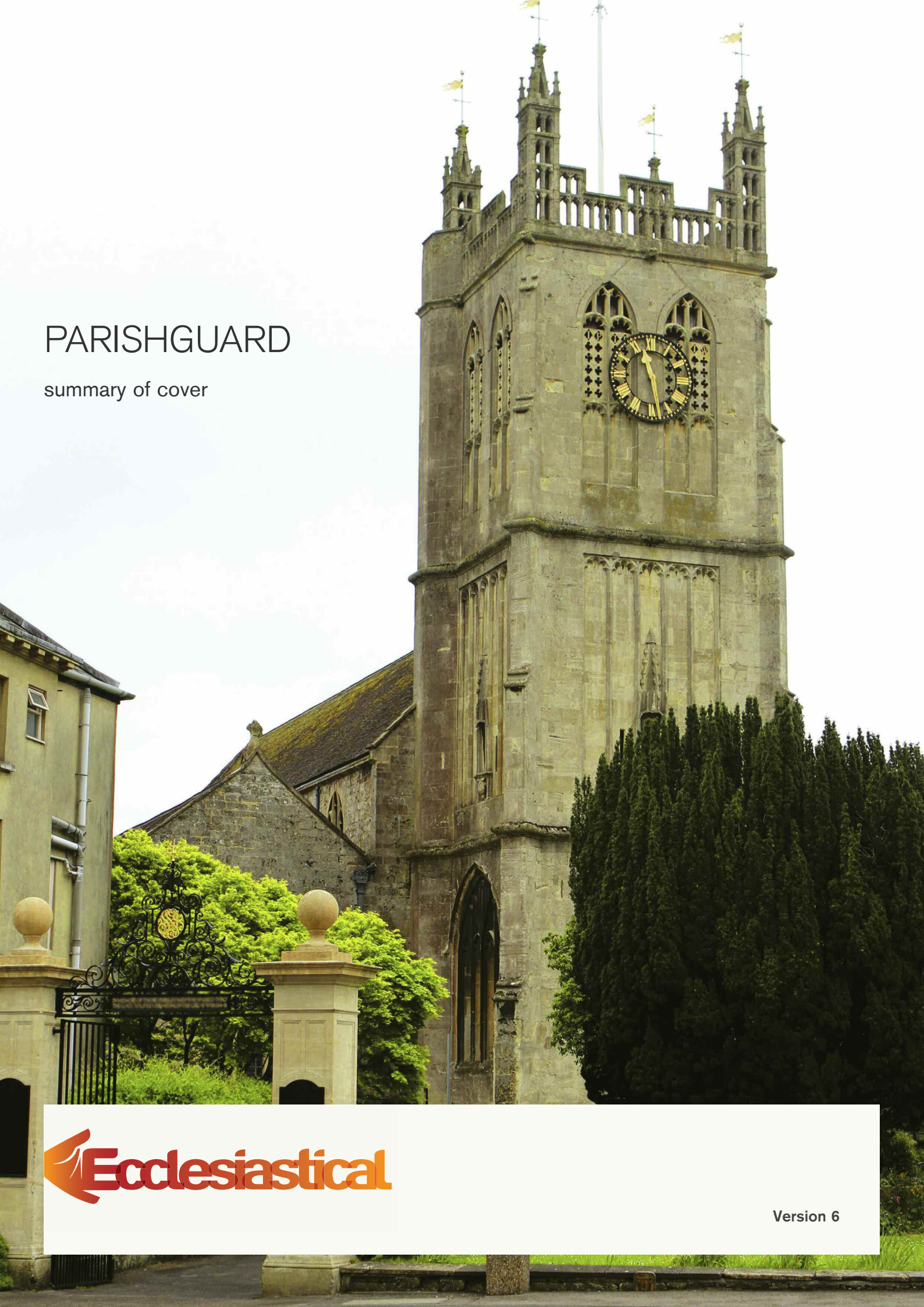


PARISHGUARD

summary of cover



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This is a summary of the cover provided by our Parishguard Insurance policy.

The Parishguard policy is designed to provide the best church insurance available. This document provides a summary of the main features provided by our standard policy.

To enable you to judge the value of our policy we have mentioned the exclusions that are important for you to know. In a summary of cover, however, it is impossible to list in detail all the terms and conditions that may apply.

Our policy document is available on request if you would like to check the cover fully.

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

The policy offers you insurance cover for

- Your buildings.
- Your contents and personal effects.
- Your loss of income.
- Your money.
- Your losses following theft by officials.
- Your legal liabilities towards employees, authorised volunteers or members of the public following an accident.
- Legal expenses insurance, to protect your position on a range of legal issues.
- You or your employees or authorised volunteers being unable to work because of an accident.

Optional cover

For an additional premium you can insure all of your property insured by the policy against Acts of terrorism.

Excesses

For claims under the Property damage, Money and Theft by officials sections you will be responsible for the first amount of the claim. The excess applicable to your policy will be shown in your schedule.

You can obtain a discount in premium for increased excesses.

Long term agreement

In return for your agreement to continue the insurance with us for a period of five consecutive years, a discount of 25% will be deducted from the annual premium. If you withdraw from the agreement early we will be entitled to charge you a withdrawal fee which can be up to 12.5% of the annual premium payable.

Payment by instalments

If you wish, your premium can be paid by monthly instalments at no additional cost. Please request a direct debit form for further details.

Fund raising events and special activities

We consider events such as fetes, coffee mornings and bake sales as normal church activities and this policy will provide cover for these. But, occasionally churches will run more unusual or hazardous activities such as fireworks displays, abseiling, rock climbing or tower tours. You would need to let us know if you are planning any events like these. Most events will pose no problem but you need to be aware of your obligations under, for example, Health and Safety legislation.

Where activities of an especially hazardous nature are undertaken such as a fireworks display, clay pigeon shoots, abseiling or rock climbing we would expect you to use a competent specialist provider and check that they have adequate public liability insurance in place at the time of the event and where you can confirm this, we would not normally charge an additional premium.

Our 'Made Simple' guide to organised events gives more advice and you can read it at

www.ecclesiastical.com/madesimple

As part of your mission, you may be planning to support your community, for example, through providing a night shelter, food bank or parish nursing. There are important regulatory issues you need to be aware of and we can help you with free advice to make sure you comply with the regulatory requirements. Depending on the extent of this work, we may charge a small additional premium.

For more advice you should also read our 'Made Simple' guide to community outreach at

www.ecclesiastical.com/madesimple

General information

- The policy is underwritten by Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
- The policy document contains full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc. If you're not satisfied with our response, you may have the right to take your complaint to the Financial Ombudsman Service. This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS should we be unable to fulfil our obligations. Further information is available at www.fscs.org.uk

- For claims other than Legal expenses call

0345 603 8381

or, if you are calling from abroad,

+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

0345 266 0029

or, if you are calling from abroad,

+44 (0) 1452 875 928

Property damage

Features and benefits

Unless we agree a more limited arrangement with you, this section covers your buildings and contents against a wide range of events such as fire, malicious persons, storm, flood and theft.

Theft

(includes walk-in theft).

Accidental damage

Included as standard.

'All Risks' cover

Up to £5,000 'all risks' cover included as standard, in any one period of insurance, for unspecified contents anywhere in the UK. Option to specify items for higher limits and extend cover to Europe or Worldwide.

Significant or unusual exclusions or limitations

You must tell us as soon as reasonably possible if the use of the building ceases on a permanent basis or when the usual activities at the premises have ceased pending a decision regarding the future of the building. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.

Excluding wet or dry rot.

Excluding subsidence, heave or landslip.

Excluding terrorism unless specifically insured.

Excluding any value attached to an item of contents by reason of its antiquity.

Excluding the excess, the amount of which will be agreed with you and confirmed on the policy schedule.

Limits

Standard limit of £25,000 for any one item of contents.

£1,000 any one claim for contents in unlocked outbuildings.

Excluding theft of parts of the buildings or its fixtures (including external metal) when scaffolding has been erected unless agreed otherwise with us.

Restrictions apply for theft of external metal. Please contact us if you need further information or check your current schedule.

Limit

£1,000 for any one item of contents.

Features and benefits

Sums insured

For buildings the sum insured should represent the cost of restoring or repairing the building, using techniques and materials which are substantially the same as the original, but may not be of the same period, including an allowance for fixtures and fittings, heating and lighting installations, windows, boundary walls, fences and gates, outbuildings, extensions, non-recoverable VAT, architects', surveyors' and consulting engineers' fees, the cost of debris removal and of meeting public authority requirements.

For contents the sum insured should represent the total replacement cost without making any deduction for wear, tear and depreciation (except for personal effects and clothing).

Significant or unusual exclusions or limitations

The sums insured will be the most we will pay subject to an inner limit of £25,000 for each tomb, monument, memorial or shrine within the building.

Special features

Features and benefits

Archaeological costs

Covers archaeological costs that may follow an insured event. For example, the analysis by conservation bodies of the original fabric of the building should it become exposed by the damage.

Costs must be necessarily and reasonably incurred as part of the repair, with our prior agreement.

Planning (Listed Buildings and Conservation Areas) Act 1990

The requirements of the planning authorities cannot be predicted with certainty. This extension therefore provides for the costs of meeting conditions made by your local authority under this legislation, or its equivalent in Scotland and Northern Ireland, after an insured event.

The costs we will pay are in addition to any cover that can be provided within the scope of the buildings sum insured.

Significant or unusual exclusions or limitations

Excluding any below-ground excavations.

Limit

£250,000 any one claim.

Limit

20% of the buildings sum insured.

Features and benefits

Property in the open

This includes monuments that are your property, garden fixtures, external lighting and security equipment, plus lawn mowing equipment.

Communion ware

Covers damage to communion plate items whilst anywhere in the UK.

Office equipment

Covers equipment in an office away from your premises or in the home of an employee or responsible parishioner.

Musical instruments

Covers musical instruments and other portable items, whilst in the care of employees and authorised volunteers in the UK.

Clothing and personal effects

Covers items belonging to employees and authorised volunteers (and visiting clergy and choristers) whilst engaged in your business or activities.

Also, the property of any member of a party travelling with your authority on a tour organised by you.

Significant or unusual exclusions or limitations

Limit

£5,000 any one claim.

Limits

£15,000 any one item and £30,000 any one period of insurance.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

Limit

£10,000 any one claim.

Limits

£2,500 any one item and
£10,000 any one claim.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

Limits

£1,000 per person.

£100 per person.

Features and benefits

Raffle prizes and donated goods

Covers items whilst in the care of employees and authorised volunteers anywhere in the UK.

Exhibition property and marquees

Cover for marquees and other items not belonging to you but for which you are responsible used in connection with your exhibition, festival or event anywhere in the geographical limits, and in the course of transit to or from such locations.

Headstones and monuments

Covers the cost of making safe any headstones, monuments or memorials which are not your property but which have been rendered dangerous following damage by an insured event, such as storm or malicious persons.

You must seek to recover your outlay from the owners of the property in the first instance.

Significant or unusual exclusions or limitations

Limits

£1,000 any one item and
£5,000 any one fund raising event.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

Limits

£2,500 any one item and
£10,000 any one exhibition, festival or event.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

Limit

£5,000 any one period of insurance.

Features and benefits

Minor contract works

When you sign a JCT contract (or any similar contract with our agreement) for building works, this extension provides you, free of charge, with the cover you need to comply with your insurance obligations as 'the employer'. It includes your obligation to insure both the new works and the existing premises in the joint names of yourself and the contractor.

Bequeathed property

Covers damage to items bequeathed to you.

Significant or unusual exclusions or limitations

Limit

£150,000 any one project for the new works and site materials.

The policy sums insured will apply in respect of the existing buildings and contents.

If the contract price for the work is over £150,000 please contact us. We can provide cover but an additional premium will usually be required.

Limits

£250,000 for bequeathed buildings.

£5,000 for any other bequeathed item.

Within three months of legal title of such property passing to you, you must either notify us about the property and arrange for it to be specifically insured by this policy or arrange for it to be insured elsewhere.

Loss of income

Features and benefits

Covers loss of income that arises following a fire or other damage insured under the Property damage section.

For example, you may lose income from service collections, or you may be unable to hire out the premises to other organisations.

In addition, cover is provided for costs you incur in resuming your activities such as the cost of hiring alternative premises or equipment.

Significant or unusual exclusions or limitations

Limit

Standard limit of £100,000 any one event.

Higher limits are available upon request.

Special features

Features and benefits

Archaeological digs

We will pay the additional amount if a loss under this section is increased following archaeological discoveries.

Other venues

Covers your lost income or increased costs if damage caused by an insured event occurs:

- at another venue where you are holding a fund raising event, exhibition or activity.
- to your property (used for the fund raising event, exhibition or other activity) whilst at your premises or in transit.

Prevention of access

Covers prevention of access to your premises following damage to a neighbouring property by a cause which is covered under your policy.

Significant or unusual exclusions or limitations

Limit

Unless you have opted to increase the limit, overall the standard limit of £100,000 will apply.

Limit

£10,000 any one incident.

Limit

Unless you have opted to increase the limit, the standard limit of £100,000 will apply.

Money

Features and benefits	Significant or unusual exclusions or limitations
Covers loss of money belonging to you or for which you are responsible.	Excluding the excess, the amount of which will be agreed with you and confirmed on the policy schedule.
For non-negotiable money such as crossed cheques and postal orders.	<i>Limit</i> £250,000 any one loss.
Loss of money in transit or in a bank night safe.	Cash over £3,000 whilst in transit unless accompanied by at least two persons. For cash over £5,000 we require three persons. A professional security firm is required if £10,000 or over. <i>Limit</i> £5,000 any one loss.
Loss of money while being counted or in the home of an authorised officer, employee or member of the clergy.	<i>Limit</i> £5,000 any one loss.
Loss of money from a locked safe on the premises.	<i>Limit</i> £5,000 any one loss.
Any other loss.	<i>Limit</i> £500

Special features

Features and benefits	Significant or unusual exclusions or limitations
<p>Fund raising events</p> <p>All the above limits (except 'non-negotiable money' and 'any other loss') are doubled for the period from two days before to seven days after a fund raising event.</p>	
<p>Damage to clothing and personal effects</p> <p>Covers items belonging to employees or officials which are damaged as a result of theft of money.</p>	<i>Limit</i> £1,000 per person.

Features and benefits

Fraud and identity theft

Covers fraudulent use of credit and debit cards used in connection with your organisation. Also covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge.

Significant or unusual exclusions or limitations

Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by you or any officials of your place of worship.

Identity theft costs must be agreed by us in advance.

Limits

£1,000 per card in any one period of insurance.

£1,000 any one period of insurance for identity theft.

Theft by officials

Features and benefits

Covers loss of your money caused by an act of fraud or dishonesty of an employee, official or voluntary worker committed during the period of insurance and discovered within 24 months of the cover ending.

Including auditors' fees which you incur to substantiate the loss, subject to our prior consent.

Significant or unusual exclusions or limitations

Standard limit of £10,000 for all acts of theft caused by one official or two or more officials acting in collusion.

Excluding the excess, the amount of which will be agreed with you and confirmed on the policy schedule.

Liabilities

Features and benefits

Employers' liability

Provides cover if you are legally liable to pay damages to an employee or volunteer who is injured whilst working on your behalf.

Public and products liability

Provides cover if you are legally liable for injury to a member of the general public or damage to their property. For example, if someone is injured whilst in your church, you may be held liable to pay damages to them, and any associated legal costs.

Includes liability in connection with buildings temporarily occupied by you for a special occasion, event or activity.

Significant or unusual exclusions or limitations

Limit

£10,000,000 any one event (£5,000,000 if terrorism-related).

Including legal costs and expenses.

Limit

The standard indemnity limit is £5,000,000.

We can consider requests for alternative limits.

Public liability limit of indemnity is for any one event.
Products liability limit of indemnity 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 legal liabilities for claims first made against you and notified to us during the period of insurance arising from the provision of pastoral care to individuals seeking the help of the Church.

Cover applies to claims first made against you during the period of insurance in respect of

- (a) injury or damage to property, or
- (b) pecuniary losses where the claim does not involve an injury or damage to property

Significant or unusual exclusions or limitations

Excludes liability arising from professional counselling services.

Limits

- (a) £5,000,000 (or the Public and products liability limit of indemnity if lower) any one period of insurance
- (b) £100,000 any one period of insurance. Higher limits are available upon request.

Inclusive of all legal costs and expenses.

Features and benefits

Errors and omissions in providing services and facilities

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

Independent examination of your accounts

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

Libel and slander

Covers claims first made against you during the period of insurance in respect of libel and slander. For example, arising from publications such as the parish magazine.

Contingent motor liability

Covers your legal liability following accidents caused by the use of motor vehicles within the UK which are not your property, and are not provided by you but which are being used by an employee in connection with your business.

Additional clean up costs

Covers your legal liability in respect of remediation costs charged by the Environment Agency for sudden and accidental pollution occurring during the period of insurance and in connection with your business or activities.

Significant or unusual exclusions or limitations

Limit

£100,000 any one period of insurance.

Inclusive of all legal costs and expenses.

Higher limits are available upon request.

Limit

£25,000 any one period of insurance.

Inclusive of all legal costs and expenses.

Excluding wilful or deliberate libel or slander.

Limit

£250,000 any one period of insurance.

Inclusive of all legal costs and expenses.

Excludes damage to the vehicle itself and any property being carried on it.

Limit

The indemnity limit for Public and products liability will apply.

Excludes removal or disposal of any waste deposited by you.

Limit

£1,000,000 in respect of all incidents occurring during the period of insurance.

Inclusive of legal costs and expenses.

You shall be liable for 10% of the cost of any claim giving rise to indemnity under this extension subject to a minimum contribution of £2,500.

Features and benefits

Church Council and trustee indemnity

Cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the period of insurance.

Covers the personal liability of trustees, officers, directors, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation.

This cover also provides an indemnity to the church council for wrongful acts by trustees, officers, directors, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation.

If a church related document is lost or damaged; this extension will meet legal liability resulting from such loss and the costs of restoring or replacing the document.

Indemnity to private hirers

Provides liability cover for persons who hire your premises for occasional social events on not more than three occasions a year per hirer. Cover is on a 'contingent' basis ie it only applies with your agreement and provided that no other insurance is in force.

Significant or unusual exclusions or limitations

Excluding anything done in the capacity of trustee or administrator of any pension fund or scheme.

Excluding liability arising from any allegation of unfair or wrongful dismissal and any other employment dispute.

Excluding wilful or deliberate acts.

Limit

£100,000 any one period of insurance.

Inclusive of legal costs and expenses.

Higher limits are available upon request.

Excludes liability arising out of activities of a hazardous nature.

Excludes liability arising out of the use of bouncy castles or other inflatables, fly walls, bungee equipment or any similar activity equipment;

Excludes liability arising out of food and drink supplied at the event where such goods have been supplied by a professional caterer.

Limit

£2,000,000 any one event (any one period of insurance in respect of products).

Inclusive of legal costs and expenses.

Optional cover

Professional counselling services

To cover counselling carried out by accredited counsellors whilst working for you and under your authority.

If you require a quotation for this cover you will be asked to complete an appropriate application form.

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.

To ensure an expert service the cover under this section is arranged by us in conjunction with 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.

Features and benefits

As an Ecclesiastical customer you can take advantage of the 24-hour, 365 days a year, legal and counselling telephone helpline. Appropriately qualified personnel will give you initial advice on any church related matter – for just the cost of a telephone call. In many cases, this initial professional advice, given over the telephone, saves the need for any more action. To help us check and improve our service standards, we record all the legal advice calls. We will not record the counselling telephone calls.

If you take the legal expenses cover you can also phone DAS at any time to arrange for a local Solicitor, to be appointed from a nationwide panel of Solicitors, to contact you and provide the necessary assistance during or following any investigation by the Police.

Should further steps become necessary the policy provides for legal fees including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants fees incurred under the following headings:

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

We will also pay the costs of appealing or defending an appeal which DAS agrees is more likely to succeed than not.

Legal defence includes cover for conscientious objection if civil action is taken against an insured person following their decision not to solemnise a marriage.

Significant or unusual exclusions or limitations

If you decide not to use a law firm that DAS recommend we will only pay your reasonable costs and expenses taking into account what we would have paid the DAS recommended law firm.

Excluding costs and expenses before DAS's written acceptance of a claim.

Excluding claims reported more than 180 days after the date you should have known about the incident.

In civil claims it must be more likely than not you will recover damages or make a successful defence.

Limit

£250,000 any one claim for legal expenses.

Compensation awards

Limit

Up to £1,000,000 in any one period of insurance.

For cases relating to performance or conduct, you must follow the ACAS Code of Disciplinary Practice and Procedures or follow advice from DAS Legal Advice Service.

We will only pay for compensation awards relating to redundancy if you have followed the advice provided by DAS Legal Advice Service prior to serving notice.

Personal accident

Features and benefits

The standard policy provides benefit payments following accidental injury to, or death of:

- (a) Members of the clergy whether on duty or not;
- (b) Employees, authorised volunteers, youths or members of a tour you have organised, whilst engaged in your business or activities.

Significant or unusual exclusions or limitations

Excluding accidental injury to persons under the age of 3 years or persons who after the expiry of the period of insurance will have attained the age of 80 years.

Excluding certain hazardous sports or activities.

Ask us if you are in any doubt about an activity and we will advise you if the personal accident cover is affected.

Benefits

	16 - 80 years (inclusive)	3 - 15 years (inclusive)
Death	£10,000	£5,000
Loss of one or both eye(s) or one or more limb(s)	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement	£100 per week	£10 per week

Special features

Features and benefits

Medical expenses

(including dental and surgical expenses)

For medical expenses paid alongside a death or disablement claim we have accepted under this section.

Hospital benefit if as a result of the injury the insured person goes into hospital for in-patient treatment.

Also, for medical expenses paid if any member of the clergy, employee or authorised volunteer is assaulted whilst on your business or activities. This includes any injury, whether or not a death or disablement benefit is payable.

Clothing and personal effects

If such items are damaged in connection with an injury claim accepted under this section.

Loss of deposits

Pays for unused travel and accommodation expenses if it is necessary to withdraw from a tour you organise due to accident or illness.

Significant or unusual exclusions or limitations

Limits

£2,500 per person for medical expenses.

£20 a day up to £200 for hospital benefit.

£5,000 per person for medical expenses following assault.

Limit

£1,000 per person.

Limit

£500 per person.

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.gov.uk/pages/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, on audio tape or computer disc please call us on 0345 777 3322. You can also tell us if you would like to always receive literature in another format.

Other useful contacts

Ecclesiastical Financial Advisory Services for Independent
Financial Advice

0800 107 0190

www.ecclesiastical.com/getadvice

Ecclesiastical Home Insurance:

0800 917 3345

www.ecclesiastical.com/churchworker



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