

Clergy Discipline and Terms of Service Legal Protection



Insurance Product Information Document

Ecclesiastical Insurance

Ecclesiastical Insurance Office plc (EIO) Reg. No.24869 is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 113848.

This document provides a summary of the key information relating to this Clergy Discipline and Terms of Service insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a legal expenses insurance policy designed to provide you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy. This policy has been arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS).



What is insured?

- ✓ Representation at a hearing before a disciplinary tribunal or the Vicar General's Court under the Clergy Discipline Measure 2003
- ✓ Appeals against a finding of and/or any penalty imposed by a disciplinary tribunal or the Vicar General's Court under the Clergy Discipline Measure 2003
- ✓ Representation in a dispute concerning your terms and conditions of service under the Ecclesiastical Offices (Terms of Service) Measure 2009
- ✓ Telephone Helplines:
 - Legal advice
 - Tax advice
 - Health and medical information
 - Counselling service.



What is not insured?

- ✗ Claims where the lawyer DAS appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs and expenses incurred before DAS' written acceptance of a claim
- ✗ Claims where a related allegation or where related investigative, remedial or disciplinary action has been made prior to the start of the policy
- ✗ If DAS agree you can choose your own lawyer, we will only pay your reasonable costs and expenses taking into account what we would have paid DAS' recommended law firm or person
- ✗ Disputes, inquiries, grievances or complaints which are first raised in writing outside the period of insurance
- ✗ Costs which exceed your policy limit, as shown in your schedule, for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority.



Are there any restrictions in cover?

You are not covered for:

- ! The use of your own lawyer. DAS will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! Any claim relating solely to personal injury
- ! Any claim relating to employer's disciplinary hearings or internal grievance procedures other than those under the Clergy Terms of Service Legislation and the Clergy Discipline Measure 2003
- ! Claims relating to compromise agreements
- ! Claims where cover is also provided under a union membership.



Where am I covered?

- ✓ England
- ✓ Wales
- ✓ Scotland
- ✓ Northern Ireland
- ✓ The Channel Islands
- ✓ Isle of Man



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable care to avoid and prevent claims and avoid incurring unnecessary costs
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must co-operate with DAS and the lawyer or other professional DAS appoint for you in the event of a claim



When and how do I pay?

You must pay for this policy in full when it starts.



When does the cover start and end?

The cover starts on the date that we have agreed with you and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you wish to cancel the policy please use the details below:

Telephone: 0345 777 3322 Email: churches@ecclesiastical.com