

# Parish Plus

Put your faith in us



Summary of Cover

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# This is a summary of the cover provided by our Parish Plus Insurance policy.

This document summarises the main covers, features and exclusions of the Parish Plus policy.

If you wish to see the full terms and conditions a Parish Plus policy document is available on request.

When you take out cover with us we will issue a Parish Plus policy document and schedule that details the items insured and cover selected.

Please read these documents carefully when you receive them.

## **Standard covers**

The standard Parish Plus policy provides you with a comprehensive range of cover:

- Property damage
- Loss of income
- Money
- Theft by officials
- Liabilities
- Legal expenses
- Personal accident

## **Optional covers**

Optional covers are available if additional protection is required:

- Fine art and collections
- Terrorism

## **Other covers**

We are able to provide other covers including engineering insurance for breakdown of machinery, for example boilers and an inspection service to meet statutory requirements for items such as font cover lifting equipment. Please contact us to discuss any additional insurance requirements.

## **Property damage loss limit**

Your schedule will show a combined loss limit for buildings and contents which will be greater than our valuation. This additional cover protects you against unforeseen changes in rebuilding costs that may occur between valuations and is provided at no additional charge as your premium will be based on the valuation. To maintain the level of protection the loss limit and valuation will be index linked annually.

For a small number of very large churches the loss limit and valuation will be same. These churches will be subject to more frequent valuations to provide the same level of protection.

### **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](http://www.ecclesiastical.com/church)

Here you will find helpful information to assist you with looking after your church. The section includes guidance on topics such as health and safety, fire prevention, protecting your church against bad weather and security.

Based on our experience of advising churches on frequently occurring situations we have also produced a series of Church Insurance Made Simple guides covering topics such as arranging events, building works and community outreach.

You can read these guides at [www.ecclesiastical.com/madesimple](http://www.ecclesiastical.com/madesimple)

### **Long term undertaking and rate stability**

You will have the option to enter into a three year undertaking with us in return for a 10% discount off your annual premium. Other than in exceptional circumstances, we will accept renewal of your policy at existing rates throughout the period of the undertaking and you will have the confidence that your rates will not be affected even if you make a claim. Premium increases as a result of index linking will still apply.

### **Excess**

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

You can obtain a discount off your premium if you increase your excess. Please contact us and we will be happy to discuss the savings available.

# Property damage

This section covers your church and hall (including contents, glass, sanitary fixtures and signs) against damage caused by the following insured events:

- |                     |                   |                               |
|---------------------|-------------------|-------------------------------|
| ■ Fire              | ■ Earthquake      | ■ Impact by vehicle or animal |
| ■ Lightning         | ■ Storm           | ■ Falling trees               |
| ■ Explosion         | ■ Flood           | ■ Falling aerials             |
| ■ Aircraft          | ■ Escape of water | ■ Accidental damage           |
| ■ Riot              | ■ Burst pipes     | ■ Theft or attempted theft    |
| ■ Malicious persons | ■ Escape of oil   |                               |

## Key Extensions

To reflect the unique insurance needs of the church, in addition to the above 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 – £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 effects of employees and volunteers (including visiting clergy and choristers) whilst on your business – £1,000 per person.
  - Personal effects belonging to any 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.
- 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 including safe locks if keys are stolen or lost – £5,000 any one claim.
- Cover for your insurance obligations when you enter into a JCT (or similar with our agreement) contract – £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 any one occurrence in total for Property damage and Fine art and collections.

## Items away from your church

If the extensions covering items away from your church do not meet your needs please contact us to arrange additional cover.

## Theft of external 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 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.

## Security

We understand that a church should be accessible and we support churches being open. Although we expect you to take reasonable precautions to prevent loss, other than in respect of theft of external metal our standard policy wording does not apply any specific security requirements.

## Closure of your building

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.

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.

## Claims settlement

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. We also pay architects' and other professional fees plus the cost of any removal of debris that is required.

For contents claims we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new. The optional Fine art and collections section provides cover where replacement of an item with a modern equivalent is not appropriate.

## Subsidence Heave or Landslip

If requested, we can consider providing subsidence, heave or landslip cover for modern churches and halls on a case by case basis, please contact us to discuss further.

## Key Exclusions and Limitation

- Wet or dry rot.
- 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 antiquity – The optional Fine art and collections section allows you to insure items on an agreed value basis.
- £25,000 any one item of contents and £1,000 any one claim for contents in unlocked outbuildings.
- The excess, which will be agreed with you and confirmed on your policy schedule.

# Fine art and collections (optional)

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.

## Extensions

The cover provided by this section is extended to include (for the limit specified or otherwise the sum insured):

- 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.
- 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.
- The cost of taking reasonable but exceptional measures to prevent or reduce impending damage by an insured event – £10,000 any one occurrence in total for Property damage and Fine art and collections.

## Temporary removal

Cover is provided for items with a collective value not exceeding £5,000,000 whilst temporarily (no more than 90 days) removed from your church.

## Claims settlement

For a total loss, we will settle your claim by payment of the agreed value. For partial damage, we will pay for restoration plus an amount for resulting depreciation.

## Key Exclusions

- 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.

# Loss of income

This section covers you for loss of income as a consequence of a fire or other damage insured under the Property damage section and if selected the Fine art and collections and Terrorism sections.

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

The standard limit is £100,000 any one event, with a 48 month standard indemnity period.

The indemnity period is the length of time starting with the date the loss occurred over which we will pay for a loss of income (up to the limit) as a result of loss or damage to your property.

If it is likely that in the event of major damage your loss of income will be greater than the standard limit or the time to get your activities back to normal will be greater than the standard indemnity period please contact us to discuss increases to these.

## 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 Government, Local Authority or Police – £10,000 any one period of insurance.
- Murder, food poisoning, defective sanitation or vermin occurring or being discovered at your church or hall.
- An outbreak of a specified disease within a 25 mile radius of 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.

## Key Exclusion

- Unnecessary delay on your part in repairing or replacing the property.



# Money

This section covers you for loss of money for the following standard limits:

- 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.

Higher limits are available on request.

## Escort condition

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.

## 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 effects following theft or attempted theft of money – £1,000 per person.
- Double the policy limit for money in transit, in the home of an employee, official, or member of the clergy or in a locked safe for the period from two days before to seven days after a church fund raising event.
- Loss following the fraudulent use of any 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.

## Key Exclusions

- Deception or false accounting.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- The excess, which will be agreed with you and confirmed on your policy schedule.

# Terrorism (optional)

This optional section provides cover for damage to your property and resulting loss of income insured under other sections of this policy following an act of terrorism.

## Key Exclusions

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.
- The excess, which will be agreed with you and confirmed on your policy schedule.

# Theft by officials

This section covers you for loss of your money 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.

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

Higher limits are available on request (see Loss prevention below).

## Electronic money

The cover provided includes theft involving electronic transfer of your funds.

## Loss prevention

We would expect you to exercise reasonable care in the selection of officials and to take reasonable steps to prevent further loss if a theft is discovered. For the standard cover limit we do not require you to set up control procedures in respect of cheque signatories, auditing and the like. If higher limits are required we will ask you to set up additional systems of check.

## Key Exclusions

- Losses discovered more than 24 months after this cover ends.
- The excess, which will be agreed with you and confirmed on your policy schedule.

# Liabilities

## **Employers' liability**

This section covers you for your legal liability to pay damages to an employee or volunteer who is injured whilst working for you and which occurs during the period of insurance.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) including costs and expenses, any one event.

Higher limits are available on request.

## **Public liability**

This section covers you for your legal liability to pay damages to a member of the public for injury or damage to their property which occurs during the period of insurance.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) and we will pay costs and expenses in addition to this (other than for claims made within North America).

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.

Higher limits are available on request.

## **Volunteers**

Our definition of employees includes your authorised volunteers and they receive the same level of protection as your paid staff.

## **Activities**

We consider events such as fetes, coffee mornings and bake sales as normal church activities and the standard Public and Employers' liability insurance covers these.

We have also included a range of extensions to cover other activities you may carry out such as the provision of pastoral care or practical debt advice via credit champions.

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.

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. You would need to let us know if you are planning to provide any of these activities and, depending on the extent of this work, we may charge a small additional premium.

Our 'Made Simple' guides for organised events and community outreach provide more information and you can read these at [www.ecclesiastical.com/madesimple](http://www.ecclesiastical.com/madesimple)

## Key Extensions

The cover provided by this section is extended to cover:

### Errors and omissions

Legal liability for errors and omissions in providing services and facilities, such as the provision of practical debt advice, 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.

### Pastoral care indemnity

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 pecuniary losses) any one period of insurance inclusive of all costs.

### Church council and trustee indemnity

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.

Key exclusions are liability resulting from the management of a pension fund, employment disputes or anything that is done which is known to be a wrongful act.

This extension also includes the following:

If you cancel this cover, cover will continue for 10 years for trustees who retire prior to the date of cancellation.

If cover ceases, we will provide cover for incidents occurring prior to cancellation if these are reported within 12 months of the cover ending.

If more specific insurance is not in force, your trustees will be covered if they are, at your request, a trustee for another charity.

Higher limits for the three extensions above are available on request.

## Other Key Extensions

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

- Legal liability arising from the use by your employee of a motor vehicle that does not belong to the church on church business if cover is not provided elsewhere.
- Persons who hire your premises for social events for no more than three occasions a year per hirer. Cover only applies with your agreement and if not provided elsewhere. Excluding hazardous activities and food or drink supplied by a professional caterer – £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.

## Professional counselling services

A professional counselling service is not provided by all churches and therefore we have not included a standard extension to cover this activity.

However if your church offers a service provided by accredited professional counsellors then cover for professional counselling services may be appropriate.

If you provide any form of professional advice and wish to discuss cover for this please contact us.

# Legal expenses

*Note: to ensure an expert service the cover under this section is arranged by us in conjunction with 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.*

Legal expenses cover for a range of legal issues specified in the policy up to the limit of indemnity stated in the schedule 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 latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in the schedule or policy wording).

## Significant exclusions or limitations

- 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.
- Problems must relate to your business activities in order for cover to apply.
- Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
- Except in certain circumstances, as specified in the policy wording, 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.
- In certain circumstances, you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment, including an hourly rate of £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

## Value-added services

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for the proprietor, employees and their immediate family members.
- Employment Manual - offering online employment guidance.
- DAS businesslaw - offering online business law guidance. Some services are only available for a fee.

# Personal accident

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 tour organised by you.

Benefits		
	16 - 80 years (inclusive)	3 - 15years (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 partial disablement	£50 per week	£5 per week
Temporary total disablement	£100 per week	£10 per week

## 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 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 per day up to £200.
- Damage to clothing and personal effects 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.

## Key Exclusions

- 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.
- Employees, volunteers, children and tour members are not covered outside of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

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

# General information

## Claims service

For claims other than Legal expenses call 0345 603 8381

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

If you are calling from abroad, +44 (0) 1452 875 928

## Complaints procedure

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

Beaufort House

Brunswick Road

Gloucester

GL1 1JZ

Tel: **0345 777 3322**

Email: [complaints@ecclesiastical.com](mailto: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](mailto:customerrelations@das.co.uk)

## Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will

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

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

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: **0800 023 4567**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website <http://ec.europa.eu/consumers/odr/>, which has been set up by the European Commission.

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

## The Financial Services Compensation Scheme

The FSCS is the independent body, set up by Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at

**[www.fscs.org.uk](http://www.fscs.org.uk)**

or write to them at:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Tel: **0207 741 4100** or **0800 678 1100**

Fax: **0207 741 4101**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

## Law applying

This policy (other than the Legal expenses section) 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 Legal expenses section shall be governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where your business is conducted. Otherwise the law of England and Wales applies.



# Notes

# Notes

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](http://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, 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.



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