

Faith and Community Insurance Ireland

SUMMARY OF COVER



www.ecclesiastical.ie

 **Ecclesiastical**

Policy ref: PD2573

What is a policy summary?

This document provides key information about the Faith and Community insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Faith and Community insurance policy wording which is available on our website at www.ecclesiastical.com/P2573. If you have any questions please contact your insurance broker.

Policy name

Faith and Community insurance

Type of insurance

This Faith and Community insurance policy is specifically designed for legally recognised charities, community interest companies, social enterprises and other not-for-profit and voluntary organisations that operate for the benefit of the community.

Underwritten by

Ecclesiastical Insurance Office plc. Helplines and legal expenses; provided in partnership with DAS Legal Expenses Insurance Company Limited.

Duration of your policy

Generally 12 months from the start date shown on your policy schedule, full details will be shown in your policy schedule.

Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

Significant features and benefits

Ecclesiastical has been helping to protect not-for-profit organisations for over 125 years in the UK and over 35 years in Ireland so we know how important it is to assess the insurance needs of your not-for-profit organisation on its own merits, and we will tailor the policy to meet your requirements.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

Key benefits include

We can provide a broad range of cover within one tailored policy with options to include the following:

Property damage	<ul style="list-style-type: none"> ▪ 'All Risks' cover for <ul style="list-style-type: none"> ▪ buildings with the option to insure for subsidence ▪ contents, personal possessions; including possessions of volunteers ▪ Up to €7,500 for contents and personal possessions away from the premises
Fine art	<ul style="list-style-type: none"> ▪ Art and antiques which can be insured on the basis of your valuations
Business interruption	<ul style="list-style-type: none"> ▪ 'All Risks' cover including donations and grants as standard
Equipment breakdown	<ul style="list-style-type: none"> ▪ Insurance for a range of equipment including lifts, boilers and air conditioning systems: <ul style="list-style-type: none"> ▪ up to €7,500,000 any one period of insurance for all claims ▪ up to €650,000 any one accident for computer equipment at your premises ▪ up to €6,500 for any one accident to portable computer equipment anywhere in the world
Personal accident	<ul style="list-style-type: none"> ▪ Cover for your permanent employees: <ul style="list-style-type: none"> ▪ Includes Disappearance and Exposure ▪ Option to include volunteers ▪ Option to include Permanent partial disablement
Loss of registration/licence	<ul style="list-style-type: none"> ▪ Covers your loss of revenue or the depreciation of your financial interest in the premises following the withdrawal of the certificate or licence including <ul style="list-style-type: none"> ▪ Care registration ▪ Premises licence ▪ Wedding licence
Employers' liability	<ul style="list-style-type: none"> ▪ Standard limit of €13,000,000
Public & products liability	<ul style="list-style-type: none"> ▪ Standard limit of €6,500,000 and a range of extensions as standard: <ul style="list-style-type: none"> ▪ Personal liability extension (beyond that in connection with the business) covering resident staff and residents ▪ Overseas personal liability extension covering employees and volunteers ▪ Additional clean-up costs extension up to €1,000,000 any one period of insurance, for remediation of accidental pollution and contamination which you are ordered to make by a regulatory authority
Hirers' liability	<ul style="list-style-type: none"> ▪ Providing protection to third party hirers who hire out your premises

Key benefits continued

Professional indemnity	<ul style="list-style-type: none"> ▪ Cover for wrongful acts and errors arising from the provision of professional services or advice
Trustees' and management liability	<ul style="list-style-type: none"> ▪ Trustees' liability cover up to €125,000 provided as standard (if the Liabilities section is operative) ▪ Option to increase limit with the Trustee and management liability cover which also provides cover for the organisation for liability arising from errors made by trustees
Legal expenses	<ul style="list-style-type: none"> ▪ Legal expenses which is provided by DAS Legal Expenses Insurance Company Limited
Fidelity	<ul style="list-style-type: none"> ▪ Fidelity cover protecting you against theft by your employees or volunteers
Cyber	<ul style="list-style-type: none"> ▪ Cover to offer protection for your computer systems following a cyber attack or data breach including <ul style="list-style-type: none"> ▪ Costs of dealing with cyber liability claims ▪ Costs of investigating any breaches in data privacy and the PR costs of managing your reputation ▪ Costs of damage to your computer system and any income losses ▪ Option to insure for Cyber crime which includes specialist support if you are the victim of cyber extortion
Reputational risks	<ul style="list-style-type: none"> ▪ Cover for damage to the organisation's reputation including <ul style="list-style-type: none"> ▪ Costs to manage a public relations crisis after an event insured under the Liabilities, Trustees and management liability and Professional indemnity sections (with the option to extend this to any incident – limits apply) ▪ Libel and slander ▪ Interruption or interference of the business following the death or immoral act of your Patron
Money	<ul style="list-style-type: none"> ▪ Cover including <ul style="list-style-type: none"> ▪ fraud and identity theft ▪ the doubling of limits before and after a fund raising event ▪ losses due to dishonesty of any director, trustee, volunteer or employee
Goods in transit	<ul style="list-style-type: none"> ▪ Cover for accidental damage to your goods whilst in transit <ul style="list-style-type: none"> ▪ by road, rail or sea ▪ by parcel or post ▪ anywhere in the Republic of Ireland and UK

You will have access to a number of helplines including a Legal advice helpline and counselling service at no extra charge.

We can also provide cover for

- Enhanced Cyber insurance
- Engineering inspections of plant to comply with statutory Health and Safety requirements

Significant or unusual exclusions/limitations

General	<ul style="list-style-type: none"> ▪ Certain conditions apply in relation to <ul style="list-style-type: none"> ▪ Automatic sprinkler installations ▪ Buildings unoccupied more than 30 days ▪ Additional conditions may apply for the following: <ul style="list-style-type: none"> ▪ Fire extinguishers, fire alarm installations ▪ Security devices including intruder alarms ▪ Some cover may be reduced in respect of unoccupied buildings ▪ Pollution, Terrorism, Electronic risks and War exclusions apply ▪ Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship and changes in the water table and frost damage are excluded ▪ It is a condition that you notify us of any alterations or repairs where the contract value exceeds €100,000
Property damage	<ul style="list-style-type: none"> ▪ Theft of property must involve forced entry or exit to or from a building
Personal accident	<ul style="list-style-type: none"> ▪ No cover for travel to a destination which the Department of Foreign Affairs and Trade has advised against before the journey commences
Loss of registration/licence	<ul style="list-style-type: none"> ▪ No cover for losses caused by your own acts or omission
Employers' liability	<ul style="list-style-type: none"> ▪ Claimant's costs and expenses are included within the Limit of indemnity
Public & products liability	<ul style="list-style-type: none"> ▪ Fines and penalties are excluded ▪ In respect of Products liability, claims arising from contractual liability are excluded
Trustee & management liability	<ul style="list-style-type: none"> ▪ No cover for any claims or circumstances which are known to you at the start of cover ▪ No cover for the organisation under the standard Trustees' liability cover ▪ Excludes the administration of any pension fund or scheme
Professional indemnity	<ul style="list-style-type: none"> ▪ No cover for any claims or circumstances which are known to you at the start of cover ▪ No cover for claims arising out of any medical advice diagnosis or treatment

Significant or unusual exclusions/limitations continued

Fidelity	<ul style="list-style-type: none"> ▪ 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 ▪ Conditions apply in respect of obtaining references for employees and volunteers
Cyber	<ul style="list-style-type: none"> ▪ Data must be backed up at least every 7 days and the system protected with a virus system or firewall
Legal expenses	<ul style="list-style-type: none"> ▪ If you decide not to use DAS's preferred law firm, we will only pay based on the amount we would have paid DAS's preferred law firm ▪ Excludes claims which do not have reasonable prospects of success other than in respect of Employment disputes and Legal defence covers
Reputational risks	<ul style="list-style-type: none"> ▪ It is a condition that you notify us within 48 hours of any adverse publicity resulting in a Public relations claim (other than where the incident is covered under the Liabilities, Trustees and management liability or Professional indemnity section)
Money	<ul style="list-style-type: none"> ▪ Escort requirements are in place for transporting cash in excess of €4,000 ▪ Excludes fraudulent use of credit or debit cards by you and your representatives ▪ Identity theft costs must be agreed by us in advance ▪ Dishonesty cover requires the loss to be discovered within 28 days of its occurrence

A different kind of business

- As a commercial business with a charitable owner, a significant proportion of our profits are invested into the heart of communities to help to change people's lives for the better
- We are a specialist financial services group with a strong portfolio of insurance businesses
- All are underpinned by a reputation for delivering an outstanding service to our customers, with firmly established roots as a socially responsible general insurer
- Our in-house team of surveyors and risk management experts allow us to provide customers with free risk management advice and building valuations

Cancellation rights

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under the heading "Cancellation" in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

Claims service

You can make a claim through your insurance broker or directly, using the following telephone numbers:

For all claims other than legal expenses:

Call us on 01 619 0300

Outside of Business hours please call 1890 252 877

For legal expenses claims:

Call DAS Legal Expenses Insurance Company Limited on 01 670 7470.

Complaints

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

2nd Floor

Block F2

Eastpoint

Dublin 3

D03 T6P8

Tel: **01 619 0300**

Email: complaints@ecclesiastical.com

For Legal expenses complaints:

DAS Legal Expenses Insurance Company Limited

Europa House

Harcourt Centre

Harcourt Street

Dublin 2

D02 WR20

Tel: **01 670 7470**

Email customerrelations@das.ie

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 within Ecclesiastical
- 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 after eight weeks, we'll inform you of your right to take the complaint to:

The Financial Services Ombudsman

3rd Floor, Lincoln House

Lincoln Place

Dublin D02 VH29

Lo Call: 1890 88 20 90

Email: enquiries@financialombudsman.ie

www.financialombudsman.ie

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 Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorized in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the website at www.centralbank.ie

Financial Services Compensation Scheme (FSCS)

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 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

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

Law applying

The policy shall be governed by and construed in accordance with the law of the Republic of Ireland.

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

**or by contacting the FCA on
0044 207 066 1000**

If you would like this booklet in large print, braille,
on audio tape or computer disc please call us on

01 619 0300

You can also tell us if you would like to always
receive literature in another format.

For further information on any of our products, please speak to your insurance intermediary.

Or visit us at

www.ecclesiastical.ie



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Ecclesiastical Insurance Office plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is regulated by the Central Bank of Ireland for Conduct of Business rules.