

Charity and Community insurance

How has your policy changed?

Effective for all Charity and Community insurance policies renewing on or after 1 November 2017.

We have updated your Charity and Community insurance policy; this document summarises the key changes to any section of the policy wording whether you have chosen to include that section or not.

For full details of what is and is not covered, please refer to your new policy which you should check carefully to ensure it still meets your needs. If you need a copy of your policy document, you can find one online at www.ecclesiastical.com/ME805

We can consider any specific amendments you require, but additional premium may be payable. Please contact us or your broker.

Cover/item	Your old policy	Your new Charity and Community policy
PR Crisis helpline	Not included	Included, provides advice if an incident could lead to a Public relations crisis <i>Page 6 of your policy</i>
Property and Business interruption – basis of cover	Insured events policy – the schedule shows which insured events you have chosen to insure	All risks policy - damage or loss is covered unless a specific exclusion applies <i>Pages 25 & 53 of your policy</i>
Unoccupied definition/condition	Terms apply immediately following unoccupancy	Terms apply after 30 days <i>Page 12 of your policy</i> A specific condition highlights our requirements when a property is unoccupied <i>Page 19 of your policy</i>
General exclusions	See policy for exclusions that apply	The latest market wide reinsurance exclusions have been updated along with common market updates and changes e.g. electronic risks excludes Cyber events such as misuse of data or operator error <i>Pages 14- 17 of your policy</i>
Marquees	Not mentioned	Excluded, unless specified, please contact us if cover required <i>Page 24 of your policy</i>

Cover/item	Your old policy	Your new Charity and Community policy
Property damage: Solar panels, wind turbines, landscaping costs, removal of insect nests	Not specified/not included	Cover for these is included up to specified limits* <i>Pages 24 to 40 of your policy</i>
Underground pipes and cables	Included by extension, applies where the buildings are insured or where you are liable for repairs as tenant	Included under the buildings definition, will be covered where buildings are insured <i>Page 24 of your policy</i>
Property in the open	See your policy for the cover and limits that apply	There are some changes to the sub limits that apply with a new aggregate limit of £20,000 any one period* <i>Page 29 of your policy</i>
Raffle prizes and donated goods	Up to £1,500 any one claim	Up to £5,000 any one claim, £2,500 any one item* <i>Page 33 of your policy</i>
Damage to the buildings by theft	Covers theft damage following theft of contents up to £25,000 and repairs following theft of the fabric of the building or theft of external metals up to £5,000	The limit for damage following theft of contents has been removed whilst the limit for repairs following theft of external metal has increased to £10,000* <i>Page 34 of your policy</i>
Property away from the premises	See your policy for the cover and limits that apply	There are some changes to the sub limits that apply <i>Page 35 of your policy</i>
Archaeological Costs	Not covered	Covered, up to £250,000 any one claim* <i>Page 36 of your policy</i>
Green clause	Not included	Included, for environmental improvements following damage, see your policy for the limits that apply* <i>Page 36 of your policy</i>
Fine art and collections	Not included	Now available as an optional cover See your policy for details and the limits that apply <i>Pages 41 – 45 of your policy</i>
Equipment breakdown – covered equipment	Covers most equipment including lifts and air conditioning systems	Simplified definition with some new exclusions relating to large scale or specialist equipment, biomass and biogas installations and hydroelectric installations <i>Page 47 of your policy</i>
Equipment breakdown Exclusions	See previous policy for details	Some exclusions have been removed New exclusions for operator error and for conditions that can be corrected e.g. by resetting <i>Page 48 of your policy</i>

Cover/item	Your old policy	Your new Charity and Community policy
Equipment breakdown: Existing extensions e.g. business interruption, hazardous substances, expediting expenses computer equipment and Reinstatement of data	See your previous policy for the limits that apply	These limits have been improved Some exclusions have been removed <i>Pages 49 - 51 of your policy</i>
Business interruption extension: Archaeological digs	Not covered	Covered up to 10% of the sum insured or £500,000 whichever is the less <i>Page 59 of your policy</i>
Business interruption extension: Death of Patron	See your policy for the terms that apply	No change to breadth or depth of cover, just delivered in a different way Cover is now in the new Reputational risks section <i>Page 89 of your policy</i>
Goods in transit – exclusions	See previous policy for details	To make the extent of cover clearer we have added new exclusions <i>Page 61 of your policy</i>
Money section – Personal Assault benefits	See your previous policy for the benefits that apply	Benefits and some limits have been improved e.g. temporary total disablement and temporary partial disablement <i>Page 67 of your policy</i>
Personal accident – Personal Assault benefits	See your previous policy for the benefits that apply	Benefits and some limits have been improved e.g. temporary total disablement and temporary partial disablement <i>Page 70 of your policy</i>
Personal accident	One definition of permanent disablement applying to all - inability to follow any gainful employment No cover for disappearance	Separate definitions of permanent disablement for employees and volunteers – inability to follow usual occupation for employees, inability to follow any occupation for volunteers Other definitions (temporary partial disablement and temporary total disablement) have been amended in line with the above <i>Pages 69-70 of your policy</i> Cover includes disappearance after 12 months <i>Page 72 of your policy</i>

Cover/item	Your old policy	Your new Charity and Community policy
Personal accident – Travel restriction	Not mentioned	Excludes travel which is against the advice of the Foreign and Commonwealth Office for all but essential travel <i>Page 71 of your policy</i>
Loss of registration/licence – Wedding licence	Not covered	Now available as an optional section See your policy for details and the limits that apply <i>Page 75 of your policy</i>
Public & products liability extension - Overseas personal liability	Cover for directors, trustees and employees, when temporarily outside the UK in connection with the business	Now covers families, in addition <i>Page 84 of your policy</i>
Public & products liability extension - Libel and slander	See your policy for the terms that apply	No change to breadth or depth of cover, just delivered in a different way Cover is now in the new Reputational risks section <i>Page 87 of your policy</i>
Public & products liability extension - Trustee and management liability extension	See your policy for the terms that apply	No change to breadth or depth of cover, just delivered in a different way Cover is now in the Trustee and management section <i>Page 102 of your policy</i>
Reputational risks (Libel and slander, PR Crisis Communication and Death of Patron)	Cover provided as extensions under the Business interruption, Liabilities, Trustee and management liability and Professional indemnity sections	Cover now provided all in one section with the option to amend limits and scope for some covers <i>Pages 87 – 89 of your policy</i>
Professional indemnity	Covers wrongful acts Covers dishonest acts	Covers any civil liability unless excluded Some limits have been increased <i>Pages 94 and 95 of your policy</i>
Professional Indemnity – exclusions	See your policy for the exclusions that apply	Additional exclusions include: additional liabilities incurred under contract and any claim where you are entitled to indemnity under the Public & products liability section of this policy <i>Pages 96 - 98 of your policy</i>
Trustee and management liability – Trustee's liability	No automatic cover under this section	Automatic cover up to £100,000 for Trustee's liability if the Public & products liability cover of the Liabilities section is operative (previously given by extension under the Liabilities section) <i>Page 102 of your policy</i>
Trustee and management liability – exclusions	Failure of computer	Additional exclusions apply <i>Page 102 of your policy</i>

Cover/item	Your old policy	Your new Charity and Community policy
Cyber	Not included	Now available as an optional cover See your policy for details and the limits that apply <i>Pages 109 – 118 of your policy</i>
Legal expenses section – Insured definition	See your policy for the definition that applies	Broader definition of Insured to include volunteers and labour only contractors <i>Page 121 of your policy</i>
Legal expenses section – indemnity limit	The standard indemnity limit is £50,000 – with increases available	The standard indemnity limit is £100,000 – with increases available <i>see your schedule for the indemnity limit in force</i>
Legal expenses section - cover choices	Contract disputes and debt recovery are optional covers	Contract disputes and debt recovery are now part of the standard cover <i>Pages 125-127 of your policy</i>
Legal expenses section - What we will pay	We will pay costs and expenses incurred by a law firm that DAS appoints	We have clarified the amount that will be paid for representation should you chose to use your own law firm If you choose another firm, we will pay the reasonable amount that we would have paid the DAS-preferred law firm, currently £100 per hour <i>Page 122 of your policy</i> The relevant policy conditions have been updated on this basis <i>Pages 128 to 130 of your policy</i>
Legal expenses exclusions	See your existing policy for the exclusions that apply	Exclusions have been updated to clarify cover e.g. no cover for written or verbal remarks that damage your reputation, or for proceedings where you are not legally represented <i>Page 130 of your policy</i> Debt recovery does not include debts in connection with the sale or purchase of land, or debts purchased from a third party <i>Page 127 of your policy</i>
Legal expenses - Insured event 1 Employment disputes and compensation awards	See your existing policy for the cover that applies	Cover has now transferred to Employment Practices Legal Protection which means that there is no need for employment dispute claims to be more likely than not to succeed Some new exclusions also apply e.g. compensation awards relating to adoption rights Some new exclusions have been applied and some existing exclusions have been removed or revised <i>Pages 123 to 124 of your policy</i>

Cover/item	Your old policy	Your new Charity and Community policy
Legal expenses - Insured event 4 Contract Disputes	£500 excess, if the amount in dispute exceeds £5,000 See your policy for the terms that apply	We have clarified that you will be asked to pay the excess up-front There are some additional exclusions e.g. relating to disputes over the sale or purchase of land or buildings (these should be dealt with by your conveyancing solicitor) Waiting periods have been removed where the Insured has pre-existing legal expenses cover <i>Pages 125 to 126 of your policy</i>
Legal expenses - Insured event 5 – Debt recovery	See your policy for the terms that apply	There are some additional exclusions e.g. relating to disputes over the sale or purchase of land or buildings (these should be dealt with by your conveyancing solicitor) Waiting periods have been removed where the Insured has pre-existing legal expenses cover <i>Pages 126 to 127 of your policy</i>
Legal expenses - Insured event 6 (b) Personal injury	Not mentioned: psychological injuries, mental illness, clinical negligence	Psychological injuries & mental illness must be due to an accident that has caused physical injury Excludes clinical negligence <i>Page 127 of your policy</i>
Fidelity – definitions	See your policy for the definitions that apply	Definitions updated and directors and retired consultants are now covered as employees (certain restrictions apply) <i>Page 131 of your policy</i>
Fidelity - exclusions	See your policy for the terms that apply	To make the extent of cover clearer we have added new exclusions <i>Pages 132 of your policy</i>
Fidelity – Minimum Standard of Control and Conditions	See your policy for the requirements that apply	To align with improved best practice in the security / risk management of FG risks, new requirements apply to eliminate or mitigate potential losses <i>Pages 132 to 134 of your policy</i>
Fidelity – extensions (Pension fund trustees and Temporary agency staff)	No cover	New extensions apply <i>Page 135 of your policy</i>

*The policy wording will state whether the limits increase the sums insured that apply or whether they are included within the Limit of liability

Why Ecclesiastical?

We care about the details - our unique vision is to advise and protect those who enrich the lives of others. Our personal touch means we treat you the way we'd like to be treated – with integrity, empathy, respect, whilst providing expert market knowledge and specialist advice.

We are financially secure - with an A- rating from Standard & Poor's and an A rating from AM Best. This reflects our strong capital and competitive position in our markets.

We are owned by a charity - we are the UK's number one insurer for charitable giving and the UK's 4th largest corporate donor to charity.¹

Our claims excellence - we are dedicated to ensuring the highest levels of customer satisfaction. We are proud that 99% of our customers are satisfied with our service.²

¹ DSC Guide to Charitable Giving

² Ecclesiastical claims satisfaction survey 2016



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