

# Church Insurance

## SUMMARY OF COVER

Protecting your church...



Consistency in a changing world

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# This is a summary of the cover provided by The Baptist Insurance Company plc Church Insurance policy

## The policy offers you insurance for

- 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
- Costs of pulpit supply if your appointed Minister is unexpectedly ill or injured

Our church insurance product allows you to choose the cover you need. This booklet 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 booklet is available on request if you would like to check the cover fully.

## In addition

If needed, we provide a separate policy for inspection and insurance of your heating installation and electrical plant. Ask if you are interested.

# Property damage

## Features and benefits

The standard cover under this section is extensive. Unless we agree a more limited arrangement with you, this section covers the church buildings and contents against a wide range of insured events such as fire, malicious persons, storm, flood and theft.

### Theft

(includes walk-in theft).

### Accidental damage

For contents included as standard, in the premises or in certain circumstances whilst temporarily elsewhere in the UK.

### Sums insured

For buildings the sum insured should represent an assessment of the approximate cost, using modern techniques and materials of restoring or repairing the building, or replacing the property with a modern equivalent, and we will deal with your claim on this basis. The building includes screens, bells, all paved areas and stone and timber fixtures such as pulpits, pews and fonts.

Also, tombs, monuments, memorials or shrines within the building.

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 exclusions and limitations

- excluding wet or dry rot  
– page 14 of the policy
- excluding subsidence, heave or landslip  
– page 14 of the policy
- excluding any value attached to an item of contents by reason of its antiquity  
– page 19 of the policy

### Limit

£25,000 for any one item of contents.

- excluding contents in unlocked outbuildings  
– page 17 of the policy

### Limit

£5,000 for external metal and damage caused at the time of the theft. A further £5,000 for subsequent damage by the entry of rainwater. Both limits are for all claims in any one year of insurance

- excluding any loss of external metal occurring when scaffolding is erected at the premises unless we have agreed in writing to continue cover  
– page 17 of the policy

The sums insured will be the most we will pay.

### Limit

£25,000 for each tomb, monument, memorial or shrine within the building.

## Options

### 'All risks' cover

You can have additional 'all risks' cover for specified items anywhere in the UK or world-wide by specifically insuring them under the Property damage plus section of the policy.

### Terrorist damage

Please let us know if you require cover for damage caused by terrorism. This can be provided for an additional premium.

## Special features

### Features and benefits

#### Archaeological rescue

Covers archaeological costs that may follow an insured event eg the analysis by the 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

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 requirements of the planning authorities cannot be predicted with certainty.

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

#### Property in the open

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

### Significant exclusions and limitations

#### Limit

We will pay for these costs as far as the sum insured will allow, plus an additional amount of £250,000 any one claim

- excluding analysis of undamaged portions – page 27 of the policy
- excluding any below-ground excavations – page 27 of the policy

#### Limit

20% of the buildings sum insured

#### Limit

£5,000 any one claim

When lawnmowers (other than large chain mowers) are not in use they must be contained in a locked outbuilding.

## Features and benefits

### Communion ware

is covered anywhere in the British Isles.

### Office equipment

in the out-of-church office or in the home of an official, employee or responsible member.

### Musical instruments

and other portable items, whilst in the care of employees and church members in the UK.

### Clothing and personal effects

of employees and volunteers (and visiting clergy and choristers) whilst engaged on church business or activities.

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

### Donated goods and prizes

Anywhere in the UK.

### Exhibition property and marquees

Cover for marquees and other items not belonging to you but for which you are responsible.

### Headstones and monuments

If not your property, but within your premises or churchyard. Covers the cost of making them safe following the events you have insured against under the Property damage section eg storm or malicious damage. You must seek to recover your outlay from the owners of the property, in the first instance.

## Significant exclusions and limitations

### Limits

£25,000 any one period of insurance and  
£15,000 any one item

### Limit

£10,000 any one claim

### Limits

£1,000 any one item and  
£10,000 any one claim

### Limits

£1,000 per person

£100 per person

### Limits

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

### Limits

£1,000 any one item and  
£5,000 any one exhibition, festival or event

### Limit

£1,500 any one period of insurance

## Features and benefits

### Building works

When you sign a contract 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.

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### Bequeathed property

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## Significant exclusions and limitations

For this extension to be in force, you must inform us about any building or repair works and whether or not you intend to close the premises.

### *Limit*

£100,000 any one project for the new works and site materials

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

Subject to a £250 excess (unless a higher excess already exists for the insured event in question).

- excluding any loss of external metal occurring when scaffolding is erected at the premises  
- page 17 of the policy

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### *Limits*

£250,000 for bequeathed buildings

£5,000 for any other bequeathed item

# Loss of income

## Features and benefits

Choose this section if you require cover for loss of income and extra expenses that arise when the premises are closed for repairs, following 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 normal church activities such as the cost of hiring alternative premises or equipment.

## Significant exclusions and limitations

### *Limit*

You choose the limit you require

## 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 occurs at another venue where you are holding a fund raising event, exhibition or church activity.

### Significant exclusions and limitations

#### *Limit*

Overall, the £50,000 sum insured will apply

#### *Limit*

£10,000 any one claim

# Money

If you choose this section the following cover is provided.

Features and benefits	Significant exclusions and limitations
For non-negotiable money eg crossed cheques and postal orders.	<i>Limit</i> £250,000 any one loss
Loss of money in transit or in a bank night safe.	<i>Limit</i> £5,000 any one loss
Loss of money while being counted or in the home of a church official.	<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	
<b>Features and benefits</b>	<b>Significant exclusions and limitations</b>
<b>Church festivals or fetes</b> All the above limits (except non-negotiable money) are doubled for the period from two days before to seven days after a church festival or fete.	
<b>Damage to clothing and personal effects</b> Of employees or officials as a result of theft of money.	<i>Limit</i> £1,000 per person

# Theft by officials

## Features and benefits

Choose this section to cover your losses following theft by your officials. It provides for loss of money and also any auditors fees incurred with our written consent.

## Significant exclusions and limitations

£10,000 any one claim

# Liabilities

## Features and benefits

### Employers' liability

Provides you with the insurance cover you must have by law for accidents or illness to employees, including authorised volunteers, sustained in the course of their employment.

As required by law we will supply a Certificate of Insurance which should be displayed in a prominent place.

### Public and products liability

Covers the legal liability of the policyholder for accidental bodily injury to persons other than employees, or for damage to their property. Includes liability in connection with buildings temporarily occupied by you for a special occasion, event or activity.

## Significant exclusions and limitations

### Limit

£10,000,000 any one event  
Including legal costs and expenses.

### Limit

The standard indemnity limit is £5,000,000  
We can consider requests for alternative limits.  
Legal costs and expenses are payable in addition.

## Options

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

### Professional counselling services

carried out by accredited counsellors whilst working for and under the authority of the Church.

### Church trustee indemnity

For cover in addition to the £100,000 automatically provided by the Liabilities section.

– see page 12 of this summary

## Special features

The following Special features are automatically included if you choose to include the Liabilities section.

### Features and benefits

#### Pastoral care indemnity

For your liabilities 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

#### Errors and omissions in providing services and facilities

Covers claims first made against you 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 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 church accounts.

#### Libel and slander

Covers claims first made against you during the period of insurance in respect of libel and slander eg arising from publications such as the church magazine.

### Significant exclusions and limitations

#### Limits

- (a) £5,000,000 any one period of insurance
  - (b) £100,000 any one period of insurance
- Inclusive of all legal costs and expenses.

#### Limit

£100,000 any one period of insurance  
Inclusive of all legal costs and expenses.

#### Limit

£25,000 any one period of insurance  
Inclusive of all legal costs and expenses.

#### Limit

£100,000 any one period of insurance  
Inclusive of legal costs and expenses.

- excluding wilful or deliberate libel or slander  
– page 53 of the policy

## Features and benefits

### Motor contingent 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 church business.

If you are involved in the use of trucks or tractors to tow trailers in any parade, street entertainment or similar social or fund-raising activity, motor insurance arrangements must be made. You should obtain written confirmation that the appropriate motor insurance cover is in force.

### Church trustee indemnity

Cover is provided subject to you having followed the necessary procedures as required by the Charity Commission. For guidance, you can visit [www.charitycommission.gov.uk](http://www.charitycommission.gov.uk) and look under the Operational Guidance Section for the 'Procedure for authorising the purchase of Trustee Indemnity Insurance' reference OG 100 A.

The extension covers claims first made against you during the period of insurance in respect of wrongful acts committed by your trustees or officers in their respective capacities.

It also covers you if a church related document is lost or damaged; it will meet legal liability resulting from such loss and the costs of restoring or replacing the document.

### Private hirers' indemnity

Provides liability cover for persons who hire your church 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 exclusions and limitations

### Limit

The indemnity limit for public and products liability will apply

Excludes damage to the vehicle itself and any property being carried on it  
– page 50 of the policy

### Limit

£100,000 any one period of insurance  
Inclusive of legal costs and expenses.

- excluding wilful or deliberate acts  
– page 54 of the policy

### Limit

The indemnity limit is £2,000,000  
Legal costs and expenses are payable in addition.

# Legal expenses

Legal expenses is included automatically for all our church policyholders. Cover is arranged in conjunction with DAS Legal Expenses Insurance Company Limited.

## Features and benefits

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 DAS check and improve their service standard, DAS record all the legal advice calls. DAS does not record the counselling telephone calls.

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 headings of

- Property protection
- Bodily injury
- Legal defence
- Employment disputes
- Employment 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.

## Significant exclusions and limitations

### *Limit*

£100,000

- excluding costs and expenses before DAS's written acceptance of a claim  
– page 63 of the policy
- excluding claims reported more than 180 days after the date you should have known about the incident  
– page 63 of the policy
- In civil claims it must be more likely than not you will recover damages or make a successful defence  
– page 63 of the policy

# Personal accident

## Features and benefits

This section provides benefit payments following accidental injury to, or death of: Ministers, employees, authorised volunteers, youths or members of a tour you have organised, all aged between 3 and 80 years and whilst engaged in church business

## Significant exclusions and limitations

- excluding certain hazardous sports or activities – page 74 of the policy

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

## Benefits

	Adults	3 – 15 years (inclusive)
Death	£10,000	£5,000
Loss of one or both eyes or one or more limbs	£10,000	£10,000
Permanent total disability	£10,000	£10,000
Temporary total disability	£100 per week	£10 per week

## Option

### Features and benefits

#### Pulpit supply cover

You can include this to pay for your costs if your Appointed Minister is unable to take services due to accident or sudden, unexpected illness.

### Significant exclusions and limitations

#### Limits

You choose the amount of benefit to be provided.

- Excluding a cause gradually operating upon the Appointed Minister
- Excluding where your Appointed Minister is over 65 years old
- Excluding where your Appointed Minister is not in good health at the start of the period of insurance.

These exclusions can be found on your policy schedule

## 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.

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

#### Clothing and personal effects

If 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 exclusions and limitations

#### Limits

£2,500 per person

£5,000 per person

#### Limit

£1,000 per person

#### Limit

£500 per person

# General information

## General exclusions and conditions

- excluding war and similar risks  
– page 7 of the policy
- excluding terrorism except where cover is specifically provided  
– page 14 of the policy
- excluding computer date-recognition problems, computer viruses and hacking  
– pages 7 and 8 of the policy

You must tell us if the premises become unoccupied  
– page 9 of the policy

Some sections provide for property anywhere in the UK. Where this is the case if property is left in an unattended vehicle it must be hidden from view and the vehicle must be fully secured  
– pages 20 to 22 and 29 of the policy

## Fundraising events and special activities

Your policy is designed to include all the common mainstream activities of a church such as rummage sales, bazaars and flower festivals. However, please tell us in advance if you are considering any activities of a potentially hazardous nature such as clay pigeon shoots, firework displays, rock climbing or abseiling. We will then confirm the insurance position, particularly in relation to public liability issues.

Prior to entering into any hiring agreement please send us a copy so that we can check for onerous terms such as making the hirer responsible for all damage, however caused.

More detailed advice about events and hiring agreements can be found in our guidance notes and fact sheets. If you require copies please contact us.

## Excesses

For claims under the Property damage, Property damage plus, Money and Theft by officials sections you will be responsible for the first amount of the claim ie the excess. The standard excess is £50. 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 for an additional charge. Please request a 'Spreading the cost of insurance' leaflet for further details.

## Making a claim

**If you need to report a claim you can call us on**

**01452 875534**

## **Making a complaint**

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received we have a full procedure in place for dealing with the matter quickly and efficiently. A copy of the complaints procedure will be provided in your policy booklet but we will be happy to provide a copy on request.

## **The Financial Services Compensation Scheme (FSCS)**

You may be entitled to compensation should we be unable to fulfil our obligations. For further information you can contact the FSCS on 020 7892 7300 or email them on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or visit their website [www.fscs.org.uk](http://www.fscs.org.uk)

## **Law applicable**

It is our intention to apply the law of England and Wales to your insurance contract unless your organisation is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

# Notes

This contract is underwritten by:  
The Baptist Insurance Company plc.

Our FSA register number is 202032  
Our permitted business is general insurance.

**You can check this on the  
FSA's register by visiting the  
FSA's website**

**[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)**

**or by contacting the FSA on  
0845 606 1234**



Consistency in a changing world

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