

# summary of cover



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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
- Your legal expenses arising from 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

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
- excluding subsidence, heave or landslip
- excluding any value attached to an item of contents by reason of its antiquity

### Limit

£25,000 for any one item of contents.

- excluding contents in unlocked outbuildings

### 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 theft of parts of the buildings or its fixtures when scaffolding has been erected.
- Restrictions apply for theft of external metal. Please contact us if you need further information or check your current schedule.

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.

## 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
- excluding any below-ground excavations

#### 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 UK.

### 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

£30,000 any one period of insurance and  
£15,000 any one item

### Limit

£10,000 any one claim

### Limits

£2,500 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

£2,500 any one item and  
£10,000 any one exhibition, festival or event

### Limits

£5,000 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.

### Bequeathed property

## 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

£150,000 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

### 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

For non-negotiable money  
eg crossed cheques and postal orders.

Loss of money in transit or in a bank night safe.

Loss of money while being counted or in the home of a church official.

Loss of money from a locked safe on the premises.

Any other loss.

## Significant exclusions and limitations

Limit  
£250,000 any one loss

Limit  
£5,000 any one loss

Limit  
£5,000 any one loss

Limit  
£5,000 any one loss

Limit  
£500

## Special features

### Features and benefits

#### Church festivals or fetes

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.

#### Damage to clothing and personal effects

Of employees or officials as a result of theft of money.

#### Fraud and identity theft

Covers fraudulent use of credit and debit cards used in connection with your activities.

Reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit against your knowledge.

### Significant exclusions and limitations

*Limit*  
£1,000 per person

- Fraudulent use of credit cards where the issuer's terms have not been complied with.  
Losses arising from fraudulent use by the policyholder, trustees or any officials of your place of worship.  
£1,000 per card any one period of insurance.
- Identity theft costs must be agreed by us in advance.  
£1,000 any one period of insurance.

# 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

£250,000 any one period of insurance  
Inclusive of legal costs and expenses.

- excluding wilful or deliberate libel or slander

## 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)

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

### Limit

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

- excluding wilful or deliberate acts

### Limit

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

# 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.

## Features and benefits

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 and 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

## 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

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

#### Limit

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	Significant exclusions and limitations
<p><b>Medical expenses</b> (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.</p>	<p><i>Limits</i> £2,500 per person</p> <p>£5,000 per person</p>
<p><b>Clothing and personal effects</b> If damaged in connection with an injury claim accepted under this section.</p>	<p><i>Limit</i> £1,000 per person</p>
<p><b>Loss of deposits</b> Pays for unused travel and accommodation expenses if it is necessary to withdraw from a tour you organise due to accident or illness.</p>	<p><i>Limit</i> £500 per person</p>

## Terrorism

You may choose to add Terrorism insurance to cover all of your property insured by the policy. Cover can be extended to include your loss of revenue and/or additional costs following an interruption caused by an act of terrorism.

Features and benefits	Significant exclusions and limitations
<p>Acts of terrorism in England, Wales and Scotland.</p>	<ul style="list-style-type: none"> <li>■ Terrorism cover must be arranged for all* your insured property in England, Wales and Scotland whether or not this is with us.</li> </ul> <p>*Certain exceptions apply. Please ask us if you are unsure.</p> <ul style="list-style-type: none"> <li>■ Cover will be limited to the sums insured you have selected or the limit of liability stated in your policy.</li> </ul>

# General information

## General exclusions and conditions

- excluding war and similar risks
- excluding terrorism except where cover is specifically provided
- excluding computer data-recognition problems, computer viruses and hacking

You must tell us if the premises become unoccupied

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

## Fundraising events and special activities

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 information 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

You can choose to enter into an agreement to continue the insurance with us for a period of five consecutive years in exchange for a 25% discount 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**

**0345 070 2223**

## 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

The Baptist Insurance Company PLC  
Beaufort House,  
Brunswick Road,  
Gloucester,  
GL1 1JZ

Tel: 0345 070 2223

Email: [enquiries@baptist-ins.com](mailto:enquiries@baptist-ins.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 are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

### The Financial Ombudsman Service,

Exchange Tower,  
London, E14 9SR

Tel: 0800 0 234 567

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

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

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

## The Financial Services Compensation

The Financial Services Compensation Scheme (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:

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 applicable

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 English law.

# Notes

This contract is underwritten by:  
The Baptist Insurance Company plc.  
Our FCA register number is 202032  
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**

Tel: 0345 070 2223 Fax: 0345 604 6307

Email: [enquiries@baptist-ins.com](mailto:enquiries@baptist-ins.com)

Website: [www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)

Address: The Baptist Insurance Company PLC, Beaufort House,  
Brunswick Road, Gloucester, GL1 1JZ



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