

CHURCH INSURANCE



**BaptistInsurance**

For Peace of Mind

# summary of cover



## Contents

Page

Introduction	3
Property damage	4
Property damage plus	6
Loss of income	7
Money	8
Theft by officials	9
Liabilities	10
Legal expenses	12
Personal accident	13
Terrorism	14
Important information	15
General information	16
- Claims service	16
- Complaints	16
- The Financial Services Compensation Scheme	17
Other support available	18

# Introduction

Our Church Insurance policy has been designed to meet the demands and needs of those wishing to insure the risks associated with managing Baptist churches.

This document summarises the main covers, features and exclusions of the Church Insurance policy.

If you wish to see the full terms and conditions a policy document is available by contacting us or your broker.

## Church Insurance – at a glance

**Our Church Insurance policy offers you a wide range of optional sections, as follows:**

<b>Section of cover</b>	<b>Overview</b>
Property damage	Covers the buildings and contents of your church(es) and hall(s).
Property damage plus	Covers specified items of contents anywhere in the world.
Loss of income	Covers your loss of income following property damage.
Money	Covers loss of church money up to £5,000 whilst in transit or in a locked safe.
Theft by officials	Up to £10,000 for your loss of money following theft by an employee, volunteer or official.
Liabilities Employers' liability Public & products liability	Covers you if you are found liable at law for: Injury to an employee or volunteer – up to £10,000,000. Injury to a member of the public or damage to their property – up to £5,000,000.
Legal expenses	Up to £250,000 for legal costs and expenses to protect your position on a range of legal issues.  With this cover you have access to a 24-hour, 365-days a year legal and counselling telephone helpline which provides initial advice on any church related matter from qualified personnel.
Personal accident	Benefit payments following accidental injury to, or death of, ministers, church officials, employees & volunteers.
Terrorism	Covers damage to your property and loss of income following an act of terrorism.

### Things for you to think about

This policy allows you to choose which sections of cover you wish to insure for. You must consider each section carefully.

If any of the cover limits within this document do not meet your needs please contact us or your broker.

# Property damage

## What is covered

This section covers the buildings and contents of your church(es) and hall(s) against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Storm
- Flood
- Escape of water
- Burst pipes
- Escape of oil
- Impact
- Falling trees
- Falling aerials
- Accidental damage
- Theft or attempted theft
- Glass, sanitary fixtures and signs

## How much you will be insured for

Church Insurance covers your buildings and contents up to the sums insured provided by you and which are normally based upon our valuation.

## How we settle claims

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.

For contents claims we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

## Key extensions

To reflect the unique insurance needs of the church, this section is extended to include (for the limit specified or otherwise the Property damage sum insured):

- Damage by an insured event to the following whilst anywhere in the UK, Isle of Man or Channel Islands (unless stated otherwise):
  - Communion ware away from the premises - £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 belongings of employees and volunteers (including visiting ministers and choristers) whilst on your business - £1,000 per person.
  - Personal belongings of a 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 fundraising event.
  - Items not belonging to you which 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.
- Damage by an insured event to 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 and keys including safe locks if keys are stolen or lost - £5,000 any one claim.
- Cover for your insurance obligations for building works at your church/hall - £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 buildings sum insured 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 an insured event.

## What is not covered

- The excess which will be agreed with you and confirmed on your policy schedule.
- 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 antique or artistic value.

## Are there any restrictions?

- A limit of £25,000 applies for each tomb, monument, memorial or shrine in the building.
- A limit of £25,000 applies to theft of any one item of contents.
- Restrictions applying to theft of external metal:
  - Cover is limited to £5,000 for theft of external metal and £5,000 for subsequent damage in any one period of insurance.
  - If scaffolding is erected at the premises, cover for theft of external metal is suspended unless additional security measures have been put in place, which have been agreed by us.
- If a building becomes unused we will continue to insure it for a period of 30 days; however the sum insured will be reduced to 10% and theft or attempted theft will be limited to £2,000 any one claim.

## What are your obligations?

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 building.
- You are planning building work on your church or hall where the contract value is in excess of £150,000 or if the works involve the use of external scaffolding.

## Things for you to think about

If any of the following apply please contact us:

- Your sums insured are not sufficient to meet your needs.
- The extension limits are not sufficient to meet your needs.
- You are responsible for a modern building and require cover for subsidence.

# Property damage plus

## **What is covered**

This section covers your specified items of contents anywhere in the world for damage by any event not specifically excluded by this section.

## **What is not covered**

- The excess which will be agreed with you and confirmed on your policy schedule.
- Wet or dry rot.
- Wear and tear.
- Damage caused by the process of cleaning, dyeing, repair or restoration.

# Loss of income

## What is covered

This section covers you for loss of income following a fire or other damage insured under the Property damage section.

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

You can choose the limit and indemnity period that you require.

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.

## 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.
- 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.

## What is not covered

- Loss where there is unnecessary delay on your part in repairing or replacing the property.

### Things for you to think about

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

# Money

This section covers you for loss of money. The standard limits are as follows:

- 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 or church official - £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.

## Key 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 belongings following theft or attempted theft of money - £1,000 per person.
- Double the limit for money: in transit; in the home of an employee or official; or in a locked safe, all for the period from two days before to seven days after a church fundraising event.
- Loss following the fraudulent use of a church 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 any of your officials, employees or volunteers by a third party for the purposes of obtaining credit - £1,000 any one period of insurance.

## What is not covered

- Deception or false accounting.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles unless the money is hidden from view, all windows and sunroofs are securely closed and the boot and all doors are locked.

## What are your obligations?

Money in transit of £2,500 or above must be escorted as follows:

£2,500 to £5,000 - 2 persons

Over £5,000 less than £7,500 - 3 persons

£7,500 or over - 4 persons

In addition to protecting your funds the escort condition helps keep your employees, officials and volunteers safe.

### Things for you to think about

- If the limits are not sufficient to meet your needs please contact us.



# Theft by officials

## What is covered

This section covers you for loss of 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 together.

## Electronic money

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

## What is not covered

- Loss discovered more than 24 months after this cover ends.
- The excess, which will be confirmed on your policy schedule.
- Repeated acts of theft by the same official once you have become aware of their dishonesty.

## What are your obligations?

- You must exercise reasonable care in the selection of officials.
- You must tell us within 14 days of a theft or suspicions of a theft.
- You have a duty of care to take reasonable steps to prevent further losses.

## Things for you to think about

- If the limits are not sufficient to meet your needs please contact us.

# Liabilities

## What is covered – Employers' liability

Employers' liability 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.

## What is covered – Public liability

Public liability 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 £5,000,000. Other than for claims bought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

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.

## Key extensions

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

- Legal liability for errors and omissions in providing services and facilities, such as the double booking of your premises, if the claim is made against you and notified to us during the period of insurance - £100,000 any one period of insurance inclusive of all costs.
- 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 (£100,000 for financial losses) any one period of insurance inclusive of all costs.
- Legal liability arising from the use by your employee of a motor vehicle, which does not belong to the church, on church business if cover is not provided elsewhere.
- Persons who hire your premises for social events. Cover only applies with your agreement and if not provided elsewhere. Excluding hazardous activities - £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.
- 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 - £100,000 any one period of insurance inclusive of all costs.

## Optional extension

The following extension is optional – contact us for more information

## Professional counselling services

Legal liability arising from the provision of professional counselling services if the claim is made against you and notified to us during the period of insurance.

## What are your obligations?

Most churches host a diverse range of activities and fundraising events including fetes, coffee mornings and concerts which this policy will provide cover for.

However, you must tell us if you are planning:

- Large or hazardous activities such as fireworks displays, clay pigeon shooting or abseiling, or any event where attendance is likely to exceed 1,000 people.
- Work or visits overseas (other than occasional, low-risk trips such as choir tours or conferences).
- Community outreach projects such as night shelters, advice services or food banks.

## Things for you to think about

If any of the following apply please contact us or your broker:

- If the limits are not sufficient to meet your needs.
- You require cover for Professional counselling services.

# Legal expenses

*Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf. The legal advice service and claims handling service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.*

## What is covered

Legal expenses cover for a range of legal issues as specified below up to £250,000 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 a £1,000,000 limit in total for all such awards in any one period of insurance).

Cover is provided for the following:

- Property protection
- Personal injury
- Legal defence
- Employment disputes and compensation awards
- Tax protection
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)

In civil cases, other than employment disputes and legal defence claims, 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 of tax expert chosen by DAS.

## What is not covered

- Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.

## What are your obligations?

- 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.

### Things for you to think about

Commercial legal advice helpline - DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway.

# Personal accident

## What is covered

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 UK-tour organised by you.

	Benefits	
	16-80 years (inclusive)	3-15 years (inclusive)
Death	£10,000	£5,000
Loss of sight or one or more limb(s)	£10,000	£10,000
Permanent total disablement from usual occupation or occupation the individual is suited to	£10,000	£10,000
Temporary total disablement from normal parochial duties or usual occupation	£100 per week	£10 per week

## Key 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 per person (in addition to the above extension).
- Damage to clothing and personal belongings 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 accident or illness – £500 per person.

## What is not covered

- Any person under the age of 3 years, or aged 80 years or above at the start of the period of insurance.
- Excluding certain hazardous sports or activities.
- Employees, church officials and volunteers are not covered outside of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

# Terrorism

## What is covered

This optional section provides cover for damage to your property and (should you choose) resulting loss of income insured under other sections of this policy following a terrorism event.

## Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

## What is not covered

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.
- The excess.

### Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and loss of income sections do not include cover for terrorism so you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether it is insured by us. Contact us or your broker to discuss this further.

# Important information

## **This policy is underwritten by**

The Baptist Insurance Company PLC. The legal expenses section is arranged through 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.

## **Duration of your policy**

Generally 12 months from the start date shown on 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, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

## **How do you pay?**

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

## **Where are you covered?**

- Your church and hall buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your church and hall buildings and in certain circumstances anywhere in the United Kingdom, the Channel Islands and the Isle of Man.
- Liability - for claims arising from your church business and activities conducted from your premises in the United Kingdom, the Channel Islands and the Isle of Man.

## **Long term agreement**

You can choose to enter into a five year agreement with us, called a Long Term Agreement.

By entering into the agreement, you are making a commitment to insure with us for five years. In return, you will benefit from a 25% discount off your 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.

## **Excess**

For claims under the Property damage, Property damage plus, Money, Theft by officials and Terrorism sections you will be responsible for an excess, the first amount of any 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 or your broker and we will be happy to discuss the savings available.

## **Cancellation rights**

We have the right to cancel your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under the General conditions - Cancellation.

# General information

## Claims service

For claims other than Legal expenses call 0345 070 2223.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expense Insurance Company Limited on 0345 601 2792.

## 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. 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. To resolve your complaint we will:

- Investigate your complaint diligently and impartially.
- Keep you informed of the progress of the investigation.
- 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)

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 the 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)**

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

## Law applying

Unless agreed otherwise, the law which applies to this contract is:

- The law which applies in the part of the United Kingdom (England, Scotland, Wales and Northern Ireland) in which you are based; or,
- The law of Channel Islands or the Isle of Man if you are based in either of these two places.

# Other support and cover available

As part of your Church Insurance policy, you also have access to a wide range of additional services and support.

## **Risk advice line**

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at [risk.advice@baptist-ins.com](mailto:risk.advice@baptist-ins.com)

## **Value-added services**

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Business assistance helpline.
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

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**

**Telephone** 0345 070 2223  
**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

The Baptist Insurance Company PLC (BIC) Reg. No. 83597. Registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, United Kingdom. BIC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202032.