BaptistInsurance

CHURCH INSURANCE

Application Form

To The Baptist Insurance Company plc, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom.

You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know. If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

This insurance relates only to a church in use for worship. In the event of the building no longer being used for such purpose, special conditions apply and immediate notice must be given to the Company.

Please see the provided Summary Of Cover document for further details on the limits that apply to each section of cover

Please complete in BLOCK CAPITALS and tick where indicated, use additional sheets if necessary.

N.B. No insurance will be in force until the application has been accepted by the Company.

How we use your data

We take data protection seriously and your privacy is important to us. We will process your data in accordance with the applicable data protection law. Please ensure you read the 'How we will use your data' notice at the end of this form.

Applicant details

1 **Name of Church**

2 **In whose name is the insurance to stand**

3 **Baptist Regional Association (if applicable)**

4 **Address of property to be insured**

Postcode

5 **Date cover is to commence**

6 **Name and address of correspondent**

Postcode

7 **Are any additional interests to be noted on the policy such as Bank, Mortgagee, Freeholder or Lessor?** Yes ☐ No ☐

If 'Yes' please complete the details below (if necessary continue on a separate sheet)

Name

Nature of interest

Address of interested party

Postcode Telephone number

Property damage

This section of cover is included as standard

1 **Sums to be insured**

(i) Buildings - including fixtures and fittings, pipe organs, pews, heating and lighting installations, windows (including stained glass windows), outbuildings, boundary walls, gates and fences, paths, drives and paved areas £

Note: The sum to be insured should represent the full cost of rebuilding including architects', surveyors', consulting engineers' and legal fees, the costs of debris removal and of meeting Public Authority requirements and an allowance for VAT if appropriate.

(ii) Contents - including furniture, furnishings, musical instruments (other than pipe organs) consumable stock and all other contents £

Please give details of any musical instruments (other than pipe organs), audio, video, hi-fi equipment or computers included in (ii) above with an individual value exceeding £1,500. If necessary please continue on separate sheet.

Item description		Value
	£	
	£	
	£	
	£	
	£	

2 **Terrorism**

Is terrorism cover required? **Yes** **No**

Property damage plus

This section of cover is optional

1 **Is cover required?** **Yes** **No**

This section provides 'all risks' cover for specified items whilst anywhere in the world.
Please list those items for which cover is required. (Continue on a separate sheet if necessary.)

Description		Sum insured
	£	
	£	
	£	
	£	
	£	

Loss of income

This section of cover is included as standard

1 (a) The standard indemnity period is 24 months. If you require a different period please indicate.

(b) Please indicate the sum insured required. £

Money

This section of cover is included as standard

Theft by officials

This Section of cover is included as standard

Liabilities

This section of cover is included as standard

1 The standard cover can be extended to include the following extensions. If you require a quotation please indicate accordingly when an appropriate application form will be forwarded for completion.

(a) Church Trustee Indemnity (for details please see Summary of Cover) **Yes** ☐ **No** ☐

(b) Professional Counselling Services (for details see Summary of Cover) **Yes** ☐ **No** ☐

2 Please provide the Employer Reference Number (ERN) for your business (the ERN is often referred to on tax forms as the employer's PAYE reference and is provided by HMRC to every business which is registered with them as an employer). Where your business has more than one ERN, you must individually list each number together with the name of the subsidiary company using the box below.

If you do not have an ERN, please confirm that you are exempt from holding one. **Yes** ☐ **No** ☐

Legal expenses

This section of cover is included as standard

1 Does the church operate a Child Protection Procedure? **Yes** ☐ **No** ☐

Personal accident

This section of cover is included as standard

Equipment Breakdown

This section of cover is optional

1 **Is cover required?** Yes ☐ No ☐

General questions

1 **Are the buildings to be insured:**

(i) constructed solely of brick, stone or concrete and are all roof coverings of slate, tiles or concrete? If No, please give details. Yes ☐ No ☐

(ii) in a good state of repair? If No, please give details. Yes ☐ No ☐

(iii) in your sole occupation as a church? If No, please give details. Yes ☐ No ☐

(iv) on a site which has suffered from flooding at any time in the past ten years? If Yes, please give full details. Yes ☐ No ☐

(v) used for any purpose other than normal church services? If Yes, please give full details. Yes ☐ No ☐

(vi) locked overnight? If No, please give full details. Yes ☐ No ☐

(vii) left open and unattended by day? If Yes, please give full details. Yes ☐ No ☐

2 In respect of the risks to be insured has there been any loss, damage, injury or liability incurred during the past five years at these or any other premises whether insured or not? If Yes, please give full details. Yes ☐ No ☐

3 Have you or any church official:

(i) had a company or underwriter cancel, or decline to issue or renew a policy or impose special terms? **Yes** ☐ **No** ☐

(ii) ever been convicted of any criminal offence other than a driving offence or have any non – motoring prosecutions pending? You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974. **Yes** ☐ **No** ☐

4 Please give details of activities (other than church services) undertaken by the Church.

5 Please give details of the annual income of the church. £

6 Disclosure of additional material circumstances

Please read the paragraph about material circumstances which appears at the head of this application form. If there are any material circumstances that have not been covered by the questions set out above you must disclose them to us. Please use the box below.

Long term undertaking (Complete only if required)

You can receive a 25% discount on your annual premium in exchange for your agreement to offer to insure with us for 5 years. If you are interested, please read the following terms of the agreement carefully and sign where indicated.

Agreement

The policy remains an annual contract but you agree to offer to renew the policy at each renewal, until the expiry date. We may choose not to accept your offer to renew. You are released from the Agreement, without penalty, if we do this or if we cancel the policy or change the terms, conditions or price. Premium adjustments to take account of such things as inflation adjustments, changes to sums insured or new property you acquire do not constitute a change in price. Similarly, you will not incur penalties should you reduce the sums insured to match changes that occur or if you have to cancel the policy because you no longer own the premises. Otherwise, if you break the Agreement once it is in force, you will be liable to pay us a withdrawal fee in accordance with the following scale.

Time of withdrawal from the Agreement	Percentage of the annual premium payable
Year 1 At or before the first policy renewal occurring after the start of the Agreement.	12.5%
Year 2 During the next year of insurance or at the next policy renewal.	10%
Year 3 During the next year of insurance or at the next policy renewal	7.5%
Year 4 During the next year of insurance.	5%

I/we wish to be committed to the Agreement shown above.

Name	Signature	Date

Law applicable

This policy 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.

Declaration

I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.

I/We agree to accept a policy in the Company's usual form for this class of business.

Signature

Date

How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

The Baptist Insurance Company plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.baptist-insurance.co.uk/general/privacy-policy or contact our Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email compliance@baptist-ins.com.

Notes

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

Or visit us at
www.baptist-insurance.co.uk

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