



# Church Connect

## Brochure

Protecting your community.  
Insuring your future.

**ansvar** 

Church Connect is specially designed for churches that own or lease their premises and takes into account the wide range of activities in which they are involved.



# Church Connect

The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask us for a copy of this. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies that are available for churches. We have also included extra information that may help you.

Cover under our Church Connect policy is provided by Ecclesiastical Insurance Office plc.

## Church activities

Churches provide a wide range of support for the communities in which they operate. We can meet the insurance needs of your church for the following activities:

- Meetings and services
- Young people's work (including any church-run after-school care, nursery school, playgroup or youth group)
- Community work (including domestic work and domestic gardening)
- Selling religious and other items from your premises for the benefit of your church funds
- Office and administration work and storing your property.

There are many other activities which present a higher risk of injury or damage and we would expect you to tell us about these so that we can decide if we can cover them or not. The following examples are types of unusual or dangerous activities you need to tell us about.

### a) Any of the following activities.

- Abseiling, aerial activities of any kind, American, Australian or Gaelic rules football, climbing where you need to use your hands as well as your feet (other than children's playground equipment), fire walking, firework displays or bonfire events, forest school activities, glacier walking or trekking, gorge walking and similar, gymnastics, horse, pony or donkey riding of any kind, martial arts or fighting sports of any kind, Olympic-style weightlifting, parkour or freerunning, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, tree climbing and underground activities of any kind, including caving and potholing
- Football that is played within a league system or organising and running a football league system
- Water activities (other than swimming, snorkelling, surfing, windsurfing, or using non-mechanically propelled watercraft under nine metres long while operated on inland waterways or within three miles of the coast, as long as they are not used in any white-water activity)
- Manual work (other than domestic work and domestic gardening)
- Work or activities abroad (other than temporary visits to go to meetings or services, and office work for your church)

### b) Any activity that involves using the following.

Airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items, land, kite or fly boards of any kind, land, sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, segway vehicles, skates, skateboards or hoverboards, skis, sleds, snowboards, snow tubes of any kind, toboggans, water-based play inflatables or weaponry

### c) Any activity that involves owning, having or using any mechanically propelled vehicle, whether or not you need compulsory motor insurance for that vehicle.

If you are not sure about any activity, contact us or your insurance advisor.

Football played in a league system is an example of the extra cover we can provide. You can add this to the policy for an extra charge but it only relates to a team organised and run by the church. Cover would not apply to organising or running a football league. The cover only applies to a team taking part in a league.

## Why Ansvar?

We are a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy means we will not deal with organisations which are mainly involved in alcohol, tobacco, gaming and armaments.

We also give a percentage of our profits to help charities involved in alcohol and drug-education rehabilitation.

We have been trading in the UK for over 60 years and are well known for offering an excellent personal service and providing a fast and sympathetic response to claims. We are a business division of Ecclesiastical Insurance Office plc.

If you want to find out more about us, please go to our website at [www.ansvar.co.uk](http://www.ansvar.co.uk).

## Standard package cover

SECTION OF COVER	MINIMUM SUMS INSURED OR LIMITS
Contents	£25,000
Money	£3,500 while being transported and on the premises during working hours £3,500 on the premises outside of working hours in a locked safe
Personal accident	£10,000 death or permanent disability benefits £100 for weekly benefit Reduced benefits apply to people over age 65 or under 16
Business interruption	£50,000 for loss of income £50,000 for extra expenses
Employers' liability	£10,000,000 indemnity limit
Public and products liability	£5,000,000 indemnity limit £100,000 indemnity limit for libel and slander (including publishers' indemnity)
Trustees' indemnity	£100,000 indemnity limit
PR crisis communication	£5,000
Legal expenses	£250,000 limit

- You may choose higher sums insured and indemnity limits (other than for employers' liability)
- You can add extra sections of cover.

## Optional cover available for the following

- Buildings (including property owners' liability)
- All risks (for specified or other property)
- Computer breakdown
- Fidelity guarantee
- Hirers' liability (for other groups using your premises)
- Motor policy compensation
- Professional indemnity
- Terrorism (property damage in England, Wales and Scotland only)
- Cyber (A 'Managing risk guide and summary of cover' is available.)

## Tax

We add insurance premium tax (IPT) to your premium at a rate set by the Government.

## Instalments

You can pay the premium in monthly instalments as long as you meet our minimum level of premium for this facility. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

## Discounts

- One-year no-claims discount
- Three- or five-year long-term undertaking (optional)
- For good working practices which help reduce the risk of loss, damage or injury (You will need to fill in a form.)

## Helplines

Available 24 hours a day, 365 days a year.

- Counselling
- Emergency assistance
- Eurolaw commercial legal advice
- Emergency glass replacement
- Public-relations (PR) crisis advice and help with the media

Available Monday to Friday 9am to 5pm (not including public and bank holidays)

- Tax advice (commercial)

## Index-linking

Each month we automatically increase the sums insured for buildings, contents and all risks sections in line with rises in general inflation.

We also offer an option to include 'Day one' cover for the buildings which allows you to choose (from a set list) the percentage level of protection against inflation you need.

## Importance of having adequate sums insured

You should ask your insurance advisor for advice on sums insured and indemnity limits. However, it is your responsibility to make sure that the sums insured (including VAT if this applies) are enough to replace all of the property insured and for business interruption, to cover a total loss of all income.

If at the time of damage to property, the sum insured for any item of property is less than the full cost of replacing all of the property (the reinstatement value) we will only pay the same proportion of the damage as the sum insured bears to the full reinstatement value for that item.

For example, if you select a sum insured of £100,000 and the correct reinstatement value of the item is £200,000, then this is 50% underinsured. In the event of loss or damage, we will therefore only pay 50% of what might otherwise be due under the claim. In this example, should you suffer a loss of £50,000, we will only pay £25,000. This will be calculated as follows:

$$\left[ \begin{array}{c} \text{£100,000} \\ \text{(sum insured)} \\ \hline \text{£200,000} \\ \text{(full reinstatement value)} \end{array} \right] \times \frac{\text{£50,000}}{\text{(value of loss)}} = \frac{\text{£25,000}}{\text{(amount we will pay)}}$$

It is therefore important you review your sums insured regularly to ensure cover and limits are sufficient to meet your needs.

## Settling claims

- If an excess applies to a claim, we will take off the amount of the excess from the claim settlement.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless we say otherwise.
- Buildings claims are normally dealt with on the basis of rebuilding or repairing the building, using modern techniques and materials, to a condition and extent that is substantially the same as when new.

## Unoccupancy or change in risk

You must tell us immediately if the buildings are to become unoccupied, without tenants, empty, disused or need to have structural alterations, major repairs, demolition or construction.

If this happens, we may cancel the policy from the date of the alteration or place special terms on you or charge an extra premium.

## Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your activities.
- We will not pay a claim (unless we say otherwise) if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

SECTION OF COVER	SPECIAL REQUIREMENTS	SUMMARY OF SPECIAL REQUIREMENTS
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Buildings and contents	Cooking equipment Security devices	Cleaning ducting, fitting safety devices and providing fire extinguishers Using security devices and removing keys when buildings are unattended
Business interruption	Backing up electronic data Monthly statement (for book debts extension) Pests or vermin	Regularly backing up and storing electronic data Record-keeping and storing records Getting our permission before restricting the use of the premises
Computer breakdown	Backing up electronic data Anti-virus maintenance	Regularly backing up and storing electronic data Updating anti-virus protection
Contents	Refrigerated contents	You need a maintenance contract for refrigerators over 10 years old
Employers' liability	Corporate manslaughter	Immediately telling us about any legal action
Fidelity guarantee	Best practice	Employee references and accounting procedures that you should follow
Money	Record-keeping Security Carrying limits	Record-keeping and storing records Safes and strongrooms being kept locked and keys kept safe Using a given number of people or security company to carry money when it is transported
Property owners' liability	Escalator or lift  Fixed outdoor adventure and playground equipment	Keeping to legal inspection requirements Regular (at least every year) inspection by qualified engineer Inspection, maintenance, repair and record-keeping
Public and products liability	Using bouncy castles and other land-based inflatables or trampolines Clean-ups or litter picks Safeguarding policy for children or vulnerable adults  Use of your gym equipment Second-hand goods (products liability) Use of a baptistry Libel and slander (including publishers' indemnity) Pastoral care  Face painting and henna tattoos Fixed outdoor adventure and playground equipment Corporate manslaughter	Supervision, safety and location requirements for equipment Safety procedures and using protective personal equipment You, your employees and professional suppliers keeping to your written protection policy Reviewing your protection policy at least once a year Supervision and training Checking goods and record-keeping Safety checks and procedures Following the advice given by a King's Council Choosing, appointing and supervising people who are involved in pastoral care Safety procedures and hygiene precautions Inspection, maintenance, repair and record-keeping Immediately telling us about any legal action
Professional indemnity	Insurance checks for labour-only subcontractors and self-employed	Checking insurance documents
Trustees' indemnity	Electronically held documents	Regularly backing up and storing electronic data

# Policy summary

Cover under the policy applies within the United Kingdom, the Channel Islands and the Isle of Man only unless we say otherwise.

See the policy wording for full details of cover, exclusions, and the general conditions and general exclusions.

## Buildings

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>The main events insured against are loss or damage caused by:</p> <ul style="list-style-type: none"><li>• fire, subterranean fire, explosion, lightning or earthquake</li><li>• smoke</li><li>• theft or attempted theft</li><li>• property being hit by any vehicles, animals or aircraft</li><li>• riot, civil commotion</li><li>• malicious people or vandals</li><li>• storm or flood</li><li>• escape of water from specified installations (including damage to internal fixed pipes and tanks by freezing or bursting)</li><li>• escape of oil from a fixed heating installation</li><li>• falling aerials or satellite dishes</li><li>• falling trees, telegraph poles, lamp posts, pylons or wind turbines</li><li>• accidental damage</li></ul> <p>Section limits</p> <p>The selected sum insured, with limits of:</p> <ul style="list-style-type: none"><li>• £25,000 for theft of metalwork outside</li><li>• £10,000 for inspection covers and underground pipes, cables and tanks</li></ul>	<p>£100 excess for all events and extensions unless we tell you otherwise</p> <p>Cost of maintenance and normal redecoration</p> <p>Damage to fences, gates or decking by storm or flood</p> <p>Faulty workmanship or faulty design</p> <p>Mechanical or electrical breakdown</p> <p>Theft, malicious damage, escape of water or fuel oil, storm and accidental damage while the buildings are unoccupied, without tenants, empty or disused</p> <p>Theft of external metalwork outside while scaffolding is erected unless we tell you otherwise</p> <p>Wear and tear or damage which happens gradually</p>

## Buildings extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Transfer of interest in the buildings to a contracting purchaser until the sale is completed	
Fees and costs we will pay or agree to pay for: <ul style="list-style-type: none"><li>• architects' and surveyors' services</li><li>• debris removal</li><li>• keeping to European Union regulations or public authority requirements (up to 15% of the buildings sum insured)</li></ul>	
Additions and alterations to the buildings (10% of buildings sum insured or £250,000, whichever is less – this is not part of the section limits until the sum insured is adjusted)	£250 excess Any gain in value as a result of the additions or alterations
Damage to the grounds caused by the emergency services (£10,000)	
Clearing drains following damage to the buildings (£20,000)	
Workmen allowed to carry out minor additions or repairs without affecting the cover	
If the risk of loss or damage is increased without your knowledge, it will not affect the cover as long as you tell us as soon as you become aware of the increased risk	

## Buildings extensions (continued)

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Bequeathed property (£250,000 – this is not part of the section limits until specific insurance is arranged)	£250 excess Property insured elsewhere Property that has not been insured by you after three months of the legal ownership passing to you
Tracing the source of a water, oil or gas leak and repairing any damage caused by gaining access to it (£25,000)	
Headstones, monuments and memorials you do not own will be made safe if damaged by an event for which your buildings are insured under this section (£1,000 for any one period of insurance)	Repairing headstones, monuments and memorials
Boarding up glass after damage, repairing frames and replacing lettering or ornamentation	
Resetting extinguishers and alarms following loss or damage (£5,000)	
If a tenant of your premises is responsible for any accidental loss or damage, we will not take action against them if they contribute towards the policy premium as long as they were not acting in a fraudulent, criminal or malicious way	

## Contents

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>The main events insured against are loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• fire, subterranean fire, explosion, lightning or earthquake</li> <li>• smoke</li> <li>• theft or attempted theft</li> <li>• impact by any vehicles, animals or aircraft</li> <li>• riot, civil commotion</li> <li>• malicious people or vandals</li> <li>• storm or flood</li> <li>• escape of water from specified installations</li> <li>• escape of oil from a fixed heating installation</li> <li>• falling aerials or satellite dishes including loss or damage to them</li> <li>• falling trees, telegraph poles, lamp posts, pylons or wind turbines</li> <li>• accidental damage</li> </ul> <p>Section limits</p> <p>The selected sum insured, with limits of:</p> <ul style="list-style-type: none"> <li>• £25,000 for antiques and valuables (£5,000 item limit)</li> <li>• £5,000 for loss of heating oil by theft or attempted theft, malicious or accidental damage</li> <li>• £2,500 for electronic data or 5% of contents sum insured if this is greater</li> </ul>	£100 excess for all events and extensions unless we tell you otherwise Mechanical or electrical breakdown Theft, malicious damage, escape of water or fuel oil, storm and accidental damage while the buildings are unoccupied, without tenants, empty or disused Wear and tear or damage which happens gradually

## Contents extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Accidental breakage of glass in furniture, showcases, shelves, tops and mirrors, lamps or signs, which are not part of the buildings and, if buildings cover is not needed:</p> <ul style="list-style-type: none"> <li>• accidental breakage of fixed glass, sanitary fittings, lamps and signs which are part of the buildings, but only if you are responsible for them</li> <li>• any resulting boarding up, repairing frames and replacing lettering or ornamentation</li> </ul> <p>(£25,000 in total)</p>	<p>Any breakage which is insured elsewhere While the buildings are unoccupied, without tenants, empty or disused</p>
<p>Theft damage to buildings, as long as you are legally responsible for the damage (£25,000)</p>	<p>While the buildings are unoccupied, without tenants, empty or disused</p>
<p>Theft of keys and gaining access (£2,500 for any one period of insurance)</p>	<p>£25 excess Safe keys left in buildings outside working hours</p>
<p>Temporary removal of contents (£2,500)</p>	<p>Theft of portable computers from unattended vehicles</p>
<p>Property of employees or members</p> <ul style="list-style-type: none"> <li>• For clothing, personal money and other personal belongings at your premises (£100 for personal money, £500 for any item, £1,000 in total for any one person. This cover also applies to visitors.)</li> <li>• For clothing, personal money and other personal belongings while in any building away from your premises (£100 for personal money, £500 for any item, £1,000 in total for any one person)</li> <li>• For musical instruments in any building away from your premises and while being transported (£500 for any item, £1,000 in total for any one person)</li> <li>• For musical instruments, books and office equipment at your premises (£2,500 for any item, £5,000 in total)</li> </ul>	<p>£25 excess Money, credit or debit cards Bicycles Theft of portable computers from unattended vehicles</p>
<p>Cost of removing debris (10% of contents sum insured)</p>	
<p>Property at exhibitions, events or where you are providing catering, in any building away from your premises and while being transported Cover also includes donated goods at exhibitions or events and at the home of an employee (£2,500 for any item and £5,000 in total)</p>	<p>Money, credit or debit cards Theft of portable computers from unattended vehicles</p>
<p>Additional contents bought by or given to you (10% of contents sum insured – this is not part of the section limits until the sum insured is adjusted)</p>	<p>Any gain in the value of contents bought by or given to you</p>
<p>Cost of refilling fire extinguishers, resetting alarms and replacing sprinkler heads after they are set off or used due to an event for which your contents are insured under this section (£5,000)</p>	
<p>Hired or loaned property in your custody and control for periods of up to 30 days (£2,500 for any item and £10,000 in total)</p>	<p>Theft from unattended vehicles</p>
<p>If the risk of loss or damage is increased without your knowledge, it will not affect the cover as long as you tell us as soon as you become aware of the increased risk</p>	

## Contents extensions (continued)

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Property bequeathed to you other than buildings (£2,500 for any item and £25,000 in total – this is not part of the section limits until specific insurance is arranged)	£250 excess Money, securities or documents Property insured elsewhere Vehicles, trailers, watercraft or aircraft Property not specifically insured by you after three months of the legal ownership passing to you
Seasonal stock increase for November, December and 30 days before Easter (25% increase in stock sum insured – this is on top of the section limits)	
Specified property in the open (£2,500)	Theft of movable contents other than garden furniture or garden ornaments
Finding the source of a water, oil or gas leak and repairing any damage caused by gaining access (£25,000)	
Cost of decontaminating the ground at your premises following accidental discharge of oil (£5,000)	
Loss of your metered water following damage to contents or buildings at your premises by an event insured (£5,000)	While the buildings are unoccupied, without tenants, empty or disused
Loss or damage of communion ware while away from your premises (£5,000 for any item and £25,000 in total for any one period of insurance)	
Deterioration of contents in refrigeration units following a rise or fall in temperature of the unit or an escape of refrigerant (£2,500)	Deliberate act

## All risks

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Any loss or damage, within geographical limits you choose, to your specified or unspecified property</p> <p>We will restrict any cover provided for marquees, tents, inflatables and sports equipment to loss or damage by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft or vehicle or train or animal, riot, civil commotion, storm, flood or falling trees, or telegraph poles or lamp posts</p> <p>Section limits</p> <p>The selected:</p> <ul style="list-style-type: none"> <li>• item limit for unspecified property</li> <li>• sum insured for specified or unspecified property</li> </ul>	<p>£75 excess</p> <p>£250 theft excess for property in trailers</p> <p>Property from unattended motor vehicles unless hidden and the vehicle locked</p> <p>Unexplained disappearance</p> <p>Wear and tear, vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring</p>

## Money

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Physical loss of:</p> <ul style="list-style-type: none"><li>crossed cheques and other non-negotiables (up to £250,000)</li><li>other money:<ul style="list-style-type: none"><li>on the premises in a locked safe (£3,500)</li><li>on the premises during working hours, when being carried by you or in a bank night safe (£3,500)</li><li>at the home of an authorised employee or volunteer (£3,500)</li><li>in any other circumstances (£500)</li></ul></li></ul> <p>Damage to:</p> <ul style="list-style-type: none"><li>clothing and personal belongings caused by theft or attempted theft of money (£100 for personal money, £500 in total for any one person)</li><li>the safe or strongroom at the premises or money-carrying belt or case (£3,500)</li></ul>	<p>£75 excess</p> <p>Clerical errors, unexplained shortage or a business transaction</p> <p>Loss from unattended motor vehicles or money-operated machines</p> <p>Money in the custody of professional carriers</p>

## Money extensions

Specified extension limits apply in addition to the section limit.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Misappropriation of money by an employee or volunteer (£5,000 any one person, £10,000 for any one period of insurance)	Losses not discovered within 60 days of the event
We will double specific money limits two days before and seven days after any fund-raising event	
Fraudulent use of credit or debit cards (£1,000 per card account for any one period of insurance)	Losses if you fail to keep to the card issuer's terms or fail to report the loss to the police and card issuer within 24 hours of discovering the fraud

## Business interruption

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Interruption of your activities for up to a 24-month period following damage at your premises for which we pay a claim for buildings, contents or broken glass</p> <p>Section limits start at:</p> <ul style="list-style-type: none"><li>£50,000 for loss of income</li><li>£50,000 for extra expenses (£25,000 is the maximum limit under extra expenses that applies to cover for reproducing documents or electronic data)</li></ul> <p>with the option to increase</p> <p><b>Note</b></p> <p>Extra expenses cover includes the costs of things such as removing items to and from, and fitting up, temporary premises</p>	Loss after the church is wound up, no longer used for worship or permanently discontinued

## Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>We will provide cover if an authority restricts how you use the premises after:</p> <ul style="list-style-type: none"> <li>• poisoning caused by food or drink your organisation has provided</li> <li>• an accident causing faults in drains or other sanitary arrangements</li> <li>• discovering pests or vermin at your premises, or</li> <li>• trespass on your premises</li> </ul> <p>25% of the selected sum insured or £250,000 in total whichever is less for up to three months after the event</p>	<p>Any event not at your premises</p> <p>Cleaning, repair, replacement, recall or checking property</p> <p>Trespass by protestors, activists or political groups</p>
<p>We will provide cover if an authority prevents access to your premises after:</p> <ul style="list-style-type: none"> <li>• actual or attempted murder, suicide or rape</li> <li>• a road traffic collision, or</li> <li>• a gas or water leak</li> </ul> <p>£10,000 in any one period of insurance</p>	<p>Incidents that happened more than one mile away from your premises</p> <p>Closures of less than four hours</p> <p>Where access is hindered but is still possible</p>
<p>Being prevented from entering your premises as a direct result of a bomb scare</p>	<p>Incidents that happen more than one mile away from your premises</p> <p>Where emergency services do not impose a restriction that prevents access</p> <p>Where access is hindered but is still possible</p> <p>Closure of less than four hours</p>
<p>Being denied access to your premises, following damage to property in the area (the relevant sum insured for the section)</p>	
<p>Suppliers and customers - interruption to your activities following damage to the premises of your suppliers or customers (£10,000)</p>	
<p>Loss, damage or expense due to:</p> <ul style="list-style-type: none"> <li>• damage at the premises of a supplier of electricity, gas, water or telecommunications, or</li> <li>• failure of the electricity, gas or water supply to the premises, or of the telecommunications connection to the premises, as a result of physical damage to property of the supplier</li> </ul> <p>£500,000 in any one period of insurance</p>	<p>Deliberate acts of the supplier</p> <p>Restrictions caused by strikes or labour disputes</p> <p>Restrictions lasting less than four hours</p> <p>Restrictions lasting more than seven days</p> <p>Loss originating outside of the UK, the Channel Islands or the Isle of Man</p> <p>Loss caused by atmospheric or weather conditions</p> <p>Failure of services received by satellite</p> <p>Loss caused by damage to overhead cables, unless they are within one mile of the property</p>
<p>Exhibitions and work away - damage at other premises used by you (£5,000)</p>	
<p>Book debts - inability to collect money owed to you due to damage to your records (£10,000)</p>	<p>Deliberately erasing or distorting electronic data</p>
<p>Archaeological digs - loss of income only due to necessary archaeological work following damage for which a valid claim is made under this section (£25,000)</p>	

## Personal accident

Specified extension limits apply in addition to the section limits.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Following injury to you, employees and volunteers arising from accidents while working in connection with your activities, we will pay for:</p> <ul style="list-style-type: none"><li>• death (£10,000 if aged 16 to 75, £5,000 if aged 11 to 15 or 76 to 85)</li><li>• permanent total disability, including loss of hands, feet, eyes, hearing or speech (£10,000 if aged 16 to 75, £5,000 if aged 76 to 85)</li><li>• temporary total disability up to 104 weeks (£100 a week if aged 16 to 65, £50 a week if aged 66 to 75, £25 a week if aged 76 to 80, nothing if aged 11 to 15 or 81 to 85)</li><li>• medical and dental expenses (£2,500 for any one person)</li><li>• inpatient hospital treatment (£20 for every 24 hours in hospital, up to £200 for any one person)</li></ul>	<p>Chemical, biological or nuclear terrorist act</p> <p>Illness or disease</p> <p>Serving in the armed forces</p> <p><b>Specified sport and hazardous activities:</b> abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic-rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motorcycling, motor scootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling</p> <p>Using powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws</p>

## Personal accident extensions

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Expenses for a replacement speaker due to bodily injury (£100 for each Sunday and £500 for any one period of insurance)	
Expenses to pay a contractor to complete maintenance or repair work an authorised person working on a voluntary basis cannot finish due to bodily injury (£1,000 for any one period of insurance)	Injury not sustained during your activities

## Employers' liability

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Legal liability for injury to employees and volunteers caused during the period of insurance in the course of your activities including temporary visits outside the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Section limit</p> <p>£10,000,000 for any one claim including costs and expenses but reduced to £5,000,000 if terrorism is involved</p>	<p>Offshore activities</p> <p>Terrorism outside the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Where compulsory motor insurance is needed</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p>

## Employers' liability extensions

All extension limits include costs and expenses if they apply and form part of, and are not in addition to, the section limits.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Indemnity to principals and others (the section limit applies)	
Unsatisfied court judgements (the section limit applies)	
Expenses for attending court (£250 a day per person)	
We will treat your church bell ringers as your employees while ringing at other churches	
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007 (£500,000 for any one period of insurance, or £1,000,000 if the public and products liability section also applies, or £1,000,000 in total for all policies we cover you for if relating to the same prosecution)	Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act
Health and Safety at Work Act defence costs for criminal proceedings (£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section)	Costs covered elsewhere Deliberate act or failure to act Fines or penalties

## Public and products liability

The insurance for public liability is provided on a 'costs in addition' basis.

This means that, unless we say otherwise, we will pay costs and expenses as well as the indemnity limit specified in the schedule.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Legal liability for injury to the public or damage to their property which happens during the period of insurance in the course of your activities, including from:</p> <ul style="list-style-type: none"> <li>• selling or supplying goods</li> <li>• temporary visits outside the United Kingdom, the Channel Islands and the Isle of Man</li> <li>• maintaining your premises</li> </ul> <p>Section limits</p> <p>£5,000,000 for any one claim:</p> <ul style="list-style-type: none"> <li>• for damages (costs and expenses will be paid as well as this limit unless we say otherwise)</li> <li>• includes costs and expenses for acts of terrorism or claims in the United States of America or Canada</li> <li>• applies to any one period of insurance for selling and supplying goods or for pollution or contamination</li> <li>• applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit)</li> <li>• includes the property owners' liability section limit (if this applies) and is not in addition to this section limit</li> </ul> <p><b>Note:</b></p> <p>We will not increase the section limit any higher than £5,000,000 for acts of terrorism or for firework and bonfire events</p>	<p>£100 excess for third-party property damage</p> <p>Bodily injury to employees and volunteers arising out of your activities</p> <p>Contractual liability for selling and supplying goods, or for any contract work you carry out</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Offshore activities</p> <p>Products sold or supplied to the United States of America or Canada</p> <p>Professional advice, error or services</p> <p>Property being worked on</p> <p>Respite, domiciliary or medical-care services</p> <p>Terrorism at sports stadiums, exhibitions, theatres, music venues or any events organised by you where more than 1,000 people may attend at any one time</p> <p>Terrorism outside the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Treatment other than first aid</p> <p>Using mechanically propelled vehicles for which you need compulsory insurance</p> <p>Using watercraft (other than non-mechanically propelled under nine metres long) and craft designed to travel through air or space</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p>

## Public and products liability extensions

All extension limits form part of, and are not in addition to, the section limits unless we say otherwise.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Indemnity to principals, members and other people (the section limit applies)	
Cross liabilities (the section limit applies in total for all parties named in the policy schedule)	
Hired or rented premises (the section limit applies)	£250 property damage excess Contractual liability
Contingent motor liability (the section limit applies)	
Wrongful arrest (£25,000 for any one period of insurance including costs and expenses)	Claims by any employee or volunteer
Legal liability as a result of any breaking or alleged breaking of any current data-protection legislation during the period of insurance  We will also cover past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance.	Claims, or notices that may result in a claim, for past events we are not told about within 28 days after you have received the claim or notice  Costs for replacing, reinstating or deleting data
<p>The limit is:</p> <ul style="list-style-type: none"> <li>• £1,000,000 in any one period of insurance for damages and costs and expenses following civil action against you, and</li> <li>• £100,000 in any one period of insurance for defence or prosecution costs awarded against you after criminal proceedings.</li> </ul>	
Your and, if you require your employees' personal legal liability while temporarily outside the United Kingdom, the Channel Islands and the Isle of Man in connection with your activities (Indemnity limit £2,000,000 for any one claim)	Contractual liability Ownership, possession or use of powered vehicles Pets, livestock or other animals Terrorism
<ul style="list-style-type: none"> <li>• Libel (including Publishers' indemnity) and other specified infringements (for example, breaking trademark or copyright) arising from your publications</li> <li>• Slander</li> </ul> <p>This includes any actions arising from digital media.  (£100,000 for any one period of insurance including costs and expenses)</p>	£250 excess Action in courts outside of the United Kingdom, the Channel Islands and the Isle of Man Contractual liability Claims against one of your trustees or directors by another person who is also one of your trustees or directors
Second-hand products (section limit applies for any one period of insurance)	Gas appliances and any other appliances containing or using flammable liquids Upholstered furniture or bedding not meeting legal safety requirements Liability arising from an agreement, unless liability would have existed without the agreement
Court attendance expenses (£250 a day per person)	
Liability for your bell ringers while ringing at other churches (the section limit applies)	
Pastoral care (£5,000,000 for injury or property damage for any one period of insurance including costs and expenses, and £100,000 for financial loss for any one period of insurance including costs and expenses)	Contractual liability Professional counselling

## Public and products liability extensions (continued)

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007 (£500,000 for any one period of insurance, or £1,000,000 if the employers' liability section also applies, or £1,000,000 in total for all policies we cover you for if relating to the same prosecution)	Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act
Health and Safety at Work Act defence costs for criminal proceedings (£500,000 in total for all claims relating to the same prosecution under this extension and the employers' liability section)	Costs covered elsewhere Deliberate act or failure to act Fines or penalties
Consumer Protection Act and Food Safety Act defence costs for criminal proceedings (£500,000 for any one claim under each Act)	Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property Under the Food Safety Act, any: – order made under Section 9 or – regulation under Section 45
Hirers' liability (optional cover) legal liability of people or organisations hiring your premises under a contractual agreement (£5,000,000 for any one claim including costs and expenses)	£250 property damage excess Abuse (physical and psychological) Contractual liability Commercial organisations for their business activities Goods sold or supplied other than food or drink at the premises Terrorism Political, lobbying or activist groups using the premises

## Property owners' liability

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Legal liability for injury to the public or damage to their property arising:</p> <ul style="list-style-type: none"> <li>from you owning the buildings or land and which happens during the period of insurance</li> <li>under the Defective Premises Act 1972 for seven years after this section is cancelled</li> </ul> <p>Section limit</p> <p>£5,000,000 for any one claim:</p> <ul style="list-style-type: none"> <li>for damages (costs and expenses will be paid in addition, to this limit unless we say otherwise)</li> <li>including costs and expenses for acts of terrorism or claims in the United States of America or Canada</li> <li>applies to any one period of insurance for pollution and contamination</li> <li>forms part of, and is not in addition to, the section limit for the public and products liability section (if this applies)</li> </ul> <p><b>Note:</b></p> <p>We will not increase the section limit any higher than £5,000,000 for acts of terrorism</p>	<p>£100 excess for third-party property damage</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p>

## Computer breakdown

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Repairing computer equipment following sudden and unexpected breakdown and the resulting expenses to replace or reinstate electronic data Section limits £5,000 for breakdown of computer equipment, and £5,000 for electronic data, for any one period of insurance	£250 excess Computer equipment over 10 years old Consequential loss Wear and tear

## Computer breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Additional expenses following a computer breakdown claim: <ul style="list-style-type: none"><li>• for hire or lease charges under a new agreement</li><li>• for modifying or altering computer equipment</li><li>• paid to reduce, as far as possible, interruption or interference to your activities following a loss of electricity or telecommunications</li><li>• for investigating repairs or removing computer equipment</li></ul> (£2,500 for any one period of insurance – this is not part of the section limits)	
Additional expenses for reinstating computer equipment and data following a virus or hacking or denial of service attack (£500 for any claim, £1,000 for any one period of insurance)	£250 excess

## Fidelity guarantee

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Claims made in any one period of insurance for loss of money or property due to the dishonest or fraudulent behaviour of a trustee, employee or volunteer Section limits £25,000 for any one period of insurance, including auditors' fees for working out the amount of any loss, reduced to £5,000 if you fail to keep to our best-practice special requirements and the failure caused or increased the loss	£250 excess Consequential loss Fraud committed by a trustee, employee or volunteer while being forced or threatened by another person Loss which happens before you take out the policy Loss where another part of your organisation benefits from the loss Theft of intangible property such as information on goods, trade secrets, intellectual property, copyright, patent, trademark or design

## Fidelity guarantee extension

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Former employees up to 30 days from the end of their service with you	

## Trustees' indemnity

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Claims made in any one period of insurance related to:</p> <ul style="list-style-type: none"> <li>costs and damages for which your trustees, directors or officers are legally responsible due to any 'wrongful act' committed by a trustee, director or officer in that capacity, such as failure to carry out a duty or breaking a trust</li> <li>your legal obligation under your governing documents to cover your trustees, directors or officers</li> <li>your legal liability for a 'wrongful act' of your trustees, directors or officers, as long as you are not an unincorporated association</li> <li>legal liability of a trustee, director or officer arising from documents being destroyed, damaged, lost or mislaid</li> </ul> <p>Section limits</p> <p>£100,000 for any one period of insurance including costs and expenses and up to £50,000 for loss or damage to documents</p>	<p>£100 excess</p> <p>Bodily injury or damage to property</p> <p>Contractual liability</p> <p>Criminal or fraudulent acts</p> <p>Employment disputes</p> <p>Failure to carry out your professional duty</p> <p>Failure to maintain insurance</p> <p>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p> <p>Legal action outside the European Union</p> <p>Medical malpractice</p> <p>Reckless or deliberate acts</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p>

## Trustees' indemnity extensions

All extension limits include costs and expenses if they apply and form part of, and are not in addition to, the section limit.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Costs of representing you at an investigation after proceedings instigated by the Charity Commission or other regulatory body (£100,000 for any one period of insurance)	Costs covered elsewhere
The legal liability of a trustee's husband, wife or civil partner if liability of the trustee is transferred to them by law (the section limit applies)	
Legal representatives' legal liability for a trustee, director or officer (the section limit applies)	
Cover for retired and former trustees, directors or officers for up to six years after the cover is cancelled (the section limit applies)	Liability of the charitable body
Legal costs to defend against criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage (£100,000 for any one period of insurance)	Resultant damage and clearance costs arising from pollution, contamination or seepage
If this section is cancelled, or we do not invite you to renew cover, as long as you have not replaced the cover with another insurer, we will allow a further period of 60 days to report any claims (the section limit applies)	
Emergency costs and expenses if you are not able to contact us for permission to pay these costs (10% of the section limit)	

## Professional indemnity

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Cover for claims made in any one period of insurance for which you or your employees are legally liable for costs and damages arising from any actual or alleged failure in carrying out specified professional services or failing to carry out your professional duty</p> <p>Section limit</p> <p>£100,000 for any one period of insurance including costs and expenses</p>	<p>Minimum £250 excess</p> <p>Abuse (physical, sexual, medical, or psychological) and insulting behaviour</p> <p>Bodily injury except as a result of negligent advice, design, formula or specification</p> <p>Contractual liability</p> <p>Goods sold, supplied or worked on by you</p> <p>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p> <p>Medical malpractice</p> <p>Overseas claims</p> <p>Regulatory or disciplinary investigations or proceedings</p> <p>Trading losses or liabilities</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p>

## Motor policy compensation

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Refund of the motor policy excess and compensation for losing the no claims discount when an employee or volunteer is using their car for you on a voluntary basis</p> <p>Section limits</p> <ul style="list-style-type: none"><li>• £250 for any one claim</li><li>• £1,000 any one driver or motor policyholder for any one period of insurance</li></ul>	Fire or windscreen claims



## PR crisis communication

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Expenses for marketing and public relations specialists chosen by us, or approved by our chosen service provider, to protect or restore your reputation or public and market confidence in your activities following bad publicity anywhere in the world</p> <p>Section limits</p> <ul style="list-style-type: none"><li>• £2,000 for any claim due to malicious access to computer systems</li><li>• £5,000 for all claims in any one period of insurance</li></ul>	<p>10% of any claim (25% if you do not keep to our claims conditions below) or £250 whichever is higher</p> <p>Publicity:</p> <ul style="list-style-type: none"><li>• on your own interactive forums or websites</li><li>• originating from or approved by you</li><li>• relating to products</li></ul>
<p>Our claims conditions relate to:</p> <ul style="list-style-type: none"><li>• immediately telling us about bad publicity</li><li>• putting into practice action proposed by marketing and public relations specialists we choose</li></ul>	
<p><b>Notes</b></p> <ol style="list-style-type: none"><li>1. Bad publicity could severely affect church attendance, membership, public support and church finances. There are many ways this could arise, for example accusations of behaviour that is morally or legally wrong, or physical or psychological abuse. As a result, we have introduced this new cover to provide you with the appropriate professional support that will help you manage and reduce as far as possible the effect of these situations if they arise. Cover is part of our standard package and you can ask us for increased limits.</li><li>2. If bad publicity does affect your church, it is best practice to quickly appoint a suitable person to act as a 'crisis co-ordinator'. This person will be responsible for receiving all enquiries relating to the bad publicity and be the main point of contact for our chosen supplier of the helpline service. This action should help reduce the risk of delay in getting advice to you.</li></ol>	

## Legal expenses

ARAG Legal Expenses Insurance Company Limited (ARAG) manage the claims and deal with the administration on our behalf.

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Legal costs or expenses, including compensation awards where specified, we have agreed to for the insured incidents as shown</p> <p>Section limit</p> <p>£250,000 for all claims resulting from one or more events arising at the same time or from the same cause. This applies to all insured incidents, including any compensation awards. (Employment compensation awards accepted as part of a claim are limited to £1,000,000 in total for all such awards in any one period of insurance.)</p>	<p>Applies to all insured incidents:</p> <p>Any compensation (other than employment compensation awards or legal defence under current data-protection legislation following civil action by an individual)</p> <p>Copyrights, trademarks, intellectual property or confidentiality agreements</p> <p>Fines, penalties or damages</p> <p>Franchise or agency agreements</p> <p>Legal action without our agreement</p> <p>Loss, alteration, corruption or distortion of, or damage to, personal data, and cyber-related claims such as hacking or viruses</p> <p>Where you are bankrupt or you become bankrupt at the start of or during a claim</p>
<p>Insured incidents:</p> <p>Employment practices legal protection – defending your legal rights:</p> <ul style="list-style-type: none"><li>before legal proceedings are issued after dismissing an employee</li><li>in the early conciliation procedure through ACAS (Advisory, Conciliation and Arbitration Service) before going to an employment tribunal</li><li>in dealing with unfair dismissal disputes under the ACAS arbitration scheme</li><li>in legal proceedings relating to a contract of employment or breach of statutory employment rights</li></ul>	<p>Personal injury or damage to property</p> <p>Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations</p>
<p>Employment compensation awards – if a claim is accepted under employment disputes above, we will pay:</p> <ul style="list-style-type: none"><li>any basic and compensation award</li><li>an order for compensation or damages if you have broken your statutory duties under employment legislation</li></ul>	<p>Failure to provide records under minimum-wage laws</p> <p>Health-and-safety-related dismissals under Section 44 of the Employment Rights Act 1996</p> <p>Paternity, parental or adoption rights</p> <p>Pregnancy or maternity rights</p> <p>Trade-union activities, membership or non-membership</p>
<p>Employee civil legal defence – of an employee's legal rights if civil action is taken against them for unlawful discrimination or as trustee of a pension fund for your employees</p>	
<p>Service occupancy – negotiation for your legal rights against an employee to recover possession of your premises</p>	

## Legal expenses (continued)

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
<p>Legal defence – or representation for your employees' legal rights:</p> <ul style="list-style-type: none"> <li>before legal proceedings are issued when dealing with the police or Health and Safety Executive where a criminal offence may have been committed in connection with your activities</li> <li>in criminal proceedings arising out of your activities</li> <li>in a civil action for compensation under current data-protection legislation, including paying any compensation awarded to an individual</li> <li>following civil action for wrongful arrest for theft during the period of insurance</li> <li>in appealing against the terms of any statutory notice which affects your activities</li> </ul> <p>Costs relating to jury service and court-attendance expenses which are not more than the net salary or wages for the time away from work less any amount which you, the court or tribunal, have refunded</p> <p>Cover (except for statutory notice appeals) also applies outside the United Kingdom to the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Breaking road-traffic laws or regulations</p> <p>Compensation awarded to a data controller or data processor</p> <p>Fines imposed by the Information Commissioner or any other regulatory or criminal body</p> <p>Relating to any statutory notice issued by a regulator or a governing body</p>
<p>Statutory licence appeal – representation for you in an appeal to your statutory or regulatory body against suspension, altered terms, refusal to renew or cancellation of your licence or registration or British Standard Certificate of Registration</p>	<p>Owning, driving or using motor vehicles</p>
<p>Contract disputes – negotiating your legal rights in a contractual dispute for buying, hiring, selling or providing goods or services</p>	<p>£500 excess if the amount in dispute is more than £5,000</p> <p>Amount in dispute under £250 including value added tax (VAT)</p> <p>Computer hardware, software systems or services</p> <p>Disputes for money owed after 90 days of a debt being due</p> <p>Employment contracts</p> <p>Loans, mortgages, pensions, guarantees or any other financial products</p> <p>Motor vehicles</p> <p>Sale, purchase, terms of a lease, licence or tenancy, of land or buildings</p>

## Legal expenses (continued)

COVER AND LIMITS	SIGNIFICANT EXCLUSIONS
Debt recovery – negotiating your legal rights, including enforcement, to recover money from selling or providing goods or services	Claims after 90 days of the debt being due Computer hardware, software systems or services Debts under £250 including value added tax (VAT) Debts bought from someone else Disputes where the other party implies that a defence exists Loans, mortgages, pensions, guarantees or any other financial products Motor vehicles Sale, purchase, terms of a lease, licence or tenancy, of land or buildings
Property protection – negotiating your legal rights in any civil dispute relating to property following any event which causes damage to that property, or a legal nuisance or a trespass	Contract disputes Defending your legal rights Enforcing a legal property agreement Goods being transported or on loan or hire Motor vehicles
Personal injury – negotiating your employees' and their family members' legal rights following a specific or sudden accident that causes death or bodily injury to them  Cover also applies outside the United Kingdom to – the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey	Clinical negligence Defending your legal rights or your employees' and their family members' legal rights Illness or injury that develops gradually Psychological injury or mental illness, unless the condition follows a specific or sudden accident that has caused a physical bodily injury
Tax protection – negotiating for you in: <ul style="list-style-type: none"> <li>• tax enquiries by HM Revenue &amp; Customs</li> <li>• Charity Commission enquiries into your business accounts</li> <li>• employer compliance disputes with HM Revenue &amp; Customs concerning Pay As You Earn, social security, construction industry or IR35 legislation and regulations</li> <li>• value added tax (VAT) disputes with HM Revenue &amp; Customs</li> </ul>	Dishonest or alleged criminal offences Failure to register for value added tax (VAT) or Pay As You Earn Import or excise duties Tax-avoidance schemes

### Notes

- You must let ARAG know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.
- For civil cases (except for insured incidents relating to employment practices legal protection, employee compensation awards, employee civil legal defence and legal defence), cover depends on a 'reasonable prospects of success' clause, meaning that it must more likely than not that you would make a successful defence, recover damages or achieve a legal remedy that ARAG have agreed to.

For criminal cases, there is no requirement for there to be 'reasonable prospects of success', other than for appeals.

- Reasonable prospects would be considered as a 51% or better chance of success and would be assessed by a law firm, barristers' chambers or tax expert ARAG choose according to their standard terms of appointment.

# Answers to some questions about the policy

## How long does the policy provide cover for?

The policy normally runs for 12 months. About four weeks before it ends, we will send a renewal notice telling you our terms for the next 12 months.

## What if you want to cancel the policy?

- a) If you are an individual person and you want any part of the insurance for purposes which are outside your trade, business or profession, the following cooling-off conditions apply.**
  - If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. If the policy is a single-event policy, the cooling-off period applies up to the event start date shown in the schedule only. In these circumstances we will make a full refund of your premium.
  - You may cancel the policy after the cooling-off period but the following conditions then apply.
- For all other insured people, companies or organisations and for an individual person cancelling outside the cooling-off period, the following conditions apply.**
  - You may cancel the policy by giving us written instructions, as long as there is no long-term undertaking (agreement) in force.
  - We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £25.
  - If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

## Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last-known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

## What is different about cover arranged on a 'claims made' basis?

Trustees' indemnity, fidelity guarantee, libel and slander (including publishers' indemnity), pastoral care, professional indemnity and misappropriation of money are all types of cover which insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered and we are told about during a current period of insurance.

If you cancel the cover, you will no longer have protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurance policy from the cancellation date. Ideally, before you cancel, you should get written agreement from anyone who will lose their protection of cover.

## What if you need to make a claim?

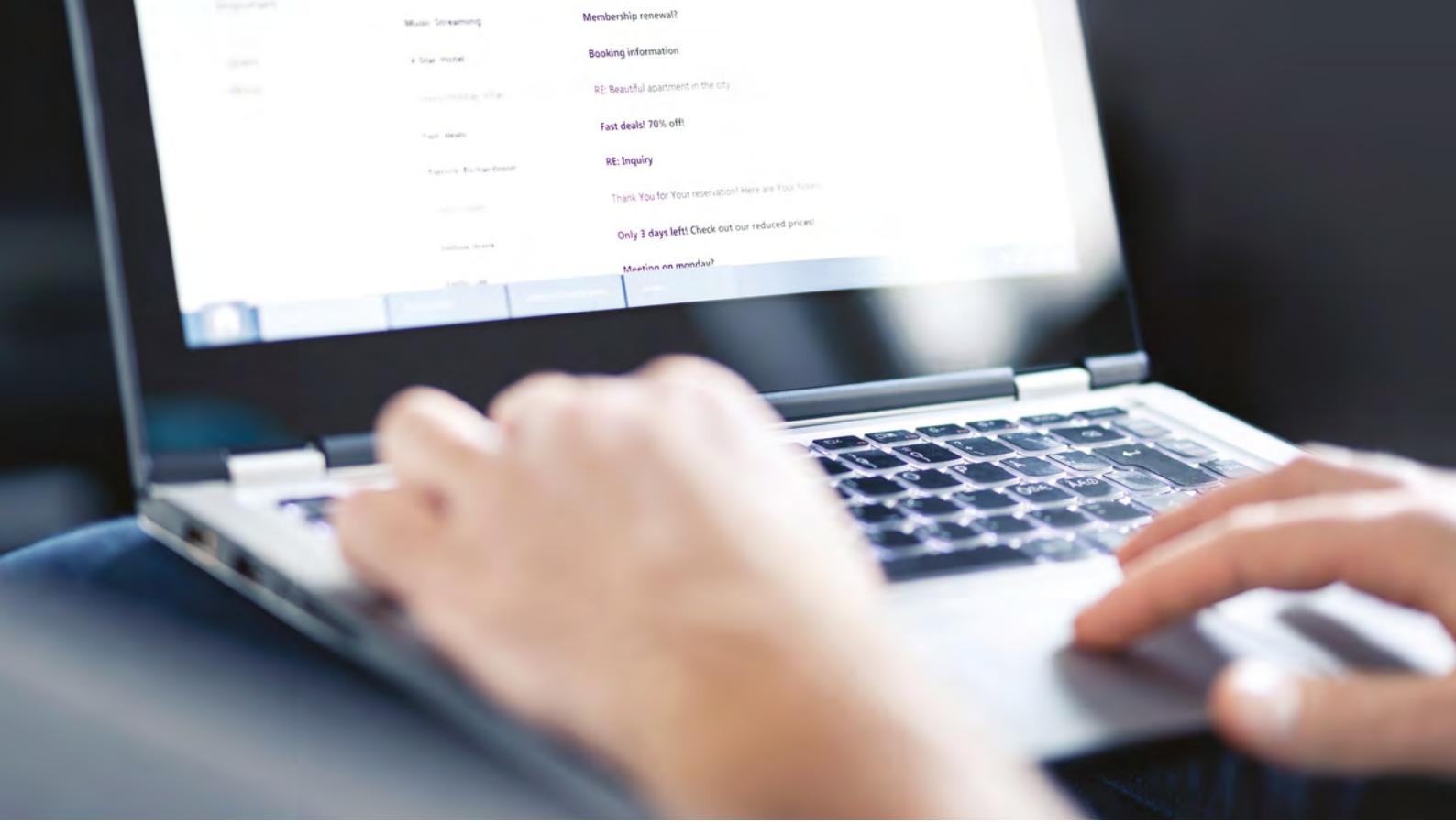
You can find detailed guidance on making a claim in the policy wording and on our website.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvar Insurance, 4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS.

## What governing law and language apply?

Our policies are governed by English law unless your legally registered address is in Scotland, in which case Scottish law will apply. We will communicate with you in English at all times.



# Complaints procedure

## Our promise to you

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or by phone at any time as follows:

For all complaints other than legal expenses complaints

Ansvar Insurance  
4th Floor, The Office,  
1 Market Square,  
Circus Street,  
Brighton  
BN2 9AS

Phone: **0345 60 20 999**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

For legal expenses complaints

ARAG Legal Expenses Insurance Company Limited  
Unit 4a  
Greenway Court  
Bedwas  
Caerphilly  
CF83 8DW

Phone: **0344 89 39 013**

Email: [customer-relations@arag.co.uk](mailto:customer-relations@arag.co.uk)

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- investigate your complaint thoroughly and impartially;
- keep you informed of the progress of the investigation; and
- respond in writing to your complaint as soon as possible.

For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will tell you about your right to take the complaint to:

**Financial Ombudsman Service**  
Exchange Tower, London, E14 9SR

Phone: **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)

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website which has been set up by the European Commission.

Website: <http://ec.europa.eu/consumers/odr/>

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



# The Financial Services Compensation Scheme (FSCS)

The FSCS is an independent organisation set up by the Government. They give you your money back if an authorised financial services provider cannot pay you because they do not have enough money.

The FSCS can only pay compensation for customers of financial services firms authorised by the Prudential Regulation Authority or the Financial Conduct Authority.

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 their service.

The FSCS cannot help you if the firm you have done business with is still trading.

You can write to:

**Financial Services Compensation Scheme**

10th Floor, Beaufort House, 15 St Botolph Street,  
London, EC3A 7QU

Visit the website: [www.fscs.org.uk](http://www.fscs.org.uk)

Phone FSCS helpline on **0207 741 4100** or **0800 678 1100**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

INSURANCE ADVISOR

**Ansvar Insurance**

4th Floor, The Office, 1 Market Square,  
Circus Street, Brighton, BN2 9AS

Phone: **0345 60 20 999**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

[www.ansvar.co.uk](http://www.ansvar.co.uk)

If you would like this booklet in large print, Braille, or on audio tape or computer disc, please call us on 0345 60 20 999.

You can also tell us if you would like to always receive documents in another format.

**ansvar** 

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BENEFACT GROUP

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