

Parish Plus renewal pack

Renewal Notice

Advance Notice of Direct Debit

Doctor S Harrison
Park Gate Lodge
Ash Priors
Taunton
Somerset
TA4 3NF

29 September 2021

Dear Doctor Harrison

Thank you for choosing Ecclesiastical's Parish Plus insurance policy for the past year. Your policy is due for renewal on 1 November 2021. Please read this schedule alongside your Parish Plus insurance policy document.

You will find a link to access your policy document online in this pack.

- **The premium for next year is £959.33.**
This includes Insurance Premium Tax of £102.77.
- **Your Direct Debit payment schedule for the coming year is on the back of this letter.**

Please check the payment schedule, and read the enclosed Terms and Conditions applying to your Instalment plan. By paying your premium by instalments, you accept these Terms and Conditions.

Your policy terms have been prepared based on your current commitment to a 3 year Long Term Undertaking and Rate Stability Agreement (the "Agreement"). This includes a 10% premium discount against the relevant sections of your policy.

We look forward to continuing to provide insurance for you over the coming year. If you have any questions, please contact me and I will be happy to help.

Yours sincerely

Scott Barker

Scott Barker



Church Operations
0345 777 3322

Mon to Fri 8am-6pm
churches@ecclesiastical.com
Ecclesiastical Insurance Office plc
Church Operations
Benefact House,
2000, Pioneer Avenue,
Brockworth, Gloucester
GL3 4AW
www.ecclesiastical.com/church

Policy number
04/XPG/0264963

Insured
The Vicar and Churchwardens
for the time being and the
Parochial Church Council of
Ash Priors Holy Trinity in the
Diocese of Bath & Wells

Premises
Holy Trinity Church, Ash Priors,
Taunton Somerset, TA4 3NQ

In this pack

- Employers' Liability Certificate(s)
- Summary of cover
- Important information
- Schedule summary
- Policy schedule
- Terms and Conditions applying to your Instalment plan

What to do next

- 1 **Check** your policy details.
- 2 **Check** your payment schedule.
- 3 **Read** the Terms and Conditions applying to your Instalment plan.

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Payment schedule

Advance Notice of Direct Debit

Please ensure you have budgeted for this cost. If you can no longer afford the payments please contact us.

Your Direct Debit details

Account name: PCC ASH PRIORS

Service User Number: 76 51 38

Payer's reference: 0264963

With effect from 29 September 2021, the premium for your policy will be collected by Direct Debit and collected on, or immediately after, the following dates.

Payment schedule

1 November 2021	£79.99
1 December 2021	£79.94
1 January 2022	£79.94
1 February 2022	£79.94
1 March 2022	£79.94
1 April 2022	£79.94
1 May 2022	£79.94
1 June 2022	£79.94
1 July 2022	£79.94
1 August 2022	£79.94
1 September 2022	£79.94
1 October 2022	£79.94
Total	£959.33

The amounts include Insurance Premium Tax.

Policy number

04/XPG/0264963

Insured

The Vicar and Churchwardens
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Ash Priors Holy Trinity in the
Diocese of Bath & Wells

Period of insurance cover

1 November 2021 to
31 October 2022

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Important information



Our insurance services

We are an insurance company offering insurance products and related services.

Our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to buy a policy from us.

We design our products based on our expertise and understanding of the typical needs of an Anglican place of worship. We are always happy to discuss your needs but we are not able to make personal recommendations, so when you take out, renew or make changes to your policy, the decision regarding the risks to be insured and for what amounts remains with you.

If you have reason to complain about the product or service we provide, our full complaints procedure can be found in the Summary of cover or Policy document.

About the product

This product is designed to meet the demands and needs of church bodies wishing to insure the risks associated with managing parish churches.

We note, from our records, that:

- Your church building is used as an Anglican place of worship
- Your place of worship and any church hall is in regular use
- You wish to insure your buildings and contents based on 100% of the Ecclesiastical valuation

If you are not sure this applies to you, please contact us on 0345 777 3322.

About your cover

The enclosed schedule contains the details of your cover. Please take the time to read through this in conjunction with your Summary of cover and Policy document. **In particular, you should check:**

- The Schedule summary on the following page to ensure that the covers that are, and are not, in force are correct. We have highlighted each using ticks (✓) and crosses (✗).
- The Policy schedule to ensure that:
 - all your details are correct
 - limits and excesses are adequate
 - the level of cover and insurable events meet your needs

Product, cover or limits not meeting your needs?

Please contact us on 0345 777 3322 and we will be happy to discuss the options available to you.

How we use your data

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

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 in your Policy document, visit our website www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW or on **0345 607 3274** or email compliance@ecclesiastical.com.

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Schedule summary



For full details of your cover, limits and excesses please refer to your schedule.

Cover applying to Holy Trinity Church, Ash Priors, Taunton Somerset, TA4 3NQ

Section	Cover in force
Property Damage	✓
Loss of income	✓

Cover applying to all premises insured by this policy

Section	Cover in force
Fine art and collections (Optional)	✗
Money	✓
Terrorism (Optional)	✗

Cover protecting the Insured

Section	Cover in force
Theft by officials	✓
Liabilities	✓
Legal expenses	✓

Benefits payable to the Insured

Section	Cover in force
Personal accident	✓

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Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy. If you need to make any changes, please contact us.

This schedule also shows any excesses which apply. An excess is the amount that you would have to pay towards any claim.

If any clauses are shown, these are changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

Please read the schedule alongside your Parish Plus insurance policy document.

If you need a copy of the policy document, please contact us or visit www.ecclesiastical.com/ME857

Premium details

Premium: **£959.33**

This is made up of a premium of £856.56 plus Insurance Premium Tax of £102.77.

Long Term Undertaking and Rate Stability Agreement

Length of Agreement	3 Years
Expiry date	31 October 2022

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule. If a section is not shown you do not have that cover in force.

Insured premises	Holy Trinity Church, Ash Priors, Taunton Somerset, TA4 3NQ
Policy sections	Section 1 Property damage Section 3 Loss of income
General cover	
Policy sections	Section 4 Money Section 6 Theft by officials Section 7 Liabilities Section 8 Legal expenses Section 9 Personal accident

Policy number

04/XPG/0264963

Insured

The Vicar and Churchwardens for the time being and the Parochial Church Council of Ash Priors Holy Trinity in the Diocese of Bath & Wells

Premises

Holy Trinity Church, Ash Priors, Taunton Somerset, TA4 3NQ

Period of insurance

1 November 2021 to
31 October 2022

Duty of disclosure

You must tell us of any material changes since the start or last renewal of your policy. Failure to do so could result in you not being insured and claims being refused. Material facts are those which would be likely to influence an insurer's consideration of your insurance. If you are in any doubt as to whether a fact is material, you must ask us

The policy document

If you need a copy of the policy documents, please visit www.ecclesiastical.com/ME857 or contact us.

Policy number **04/XPG/0264963**

Date of issue **29 September 2021** Effective from **1 November 2021**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

Policy schedule

Cover for

Holy Trinity Church, Ash Priors, Taunton Somerset, TA4 3NQ

Section 1 Property damage

A Long Term Undertaking and Rate Stability Agreement applies to this section. The Long Term Undertaking discount is 10%.

Property insured

The table below provides details of the property insured by the Property damage section of your policy. The premium is based upon the value of the property insured, as set out in the Basis of settlement. This section is index linked to provide inflation protection.

Property insured	Loss limit
Buildings and contents	£5,910,000

Insured events and excesses

The policy document lists all the insurable events available under the policy. The table below shows which of those events you are insured for and the excess you will need to pay in the event of a claim.

Event	Excess	Event	Excess
Fire, lightning and explosion	£350	Escape of oil	£350
Aircraft	£350	Impact	£350
Riot	£350	Falling trees	£350
Malicious persons	£350	Falling aerials	£350
Earthquake	£350	Accidental damage	£350
Storm	£350	Theft or attempted theft	£350
Flood	£350	Glass, sanitary fixtures and signs	£350
Escape of water	£350		
Burst pipes	£350		

Limits applying to Theft or attempted theft

(a) Contents	£25,000 any one item
(b) External metal	Up to the loss limit any one period of insurance
(c) Subsequent damage	Up to the loss limit any one period of insurance
(d) For contents in unlocked outbuildings	£1,000 any one claim

Theft of external metal condition

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system agreed by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Section 3 Loss of income

A Long Term Undertaking and Rate Stability Agreement applies to this section. The Long Term Undertaking discount is 10%.

Limit of indemnity: £100,000 any one event

Maximum indemnity period: 48 months

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General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 4 Money

A Long Term Undertaking and Rate Stability Agreement applies to this section. The Long Term Undertaking discount is 10%.

Excess £250

Limit

This table shows the limit of our liability for any one loss.

Types of money	Limit
Non-negotiable money	£250,000
Other money	
In transit or in a bank night safe	£5,000
Whilst counted or in the home of an authorised officer or employee	£5,000
In a locked safe on the premises	£5,000
Any other loss	£500

Section 6 Theft by officials

A Long Term Undertaking and Rate Stability Agreement applies to this section. The Long Term Undertaking discount is 10%.

Excess £250

Limit of indemnity: £10,000

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Section 7 Liabilities

A Long Term Undertaking and Rate Stability Agreement applies to this section. The long Term Undertaking discount is 10%.

Cover 1 Employers' liability

Limit of indemnity £10,000,000

Cover 2 Public and products liability

Cover	Limit of indemnity
Public and products liability	£10,000,000

Retroactive dates for standard liability extensions

The retroactive date is the date from which acts giving rise to a claim are covered.

Extension	Retroactive date
Errors and omissions	1 November 1997
Errors and omissions - independent examination	1 November 2005
Pastoral care indemnity	1 November 1999

Section 8 Legal Expenses

Limit of indemnity: £250,000

Legal expenses clauses

C5048 Additional cover enhancing Employment disputes and compensation awards and adding Statutory licence appeal

Part 1: Employment disputes and compensation awards cover upgrade

The definition of REASONABLE PROSPECTS is deleted and replaced with:

REASONABLE PROSPECTS means:

- (1) For civil cases arising from all INSURED EVENTS (other than INSURED EVENTS 3. Legal defence for you, 4. Legal defence for your employees and authorised volunteers and 5. Employment disputes and compensation awards), the prospects that the INSURED PERSON will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that DAS has agreed to including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal must be at least 51%. DAS or a PREFERRED LAW FIRM OR TAX CONSULTANCY on DAS' behalf will assess whether there are REASONABLE PROSPECTS.

- (2) For criminal cases, there is no requirement for there to be prospects of a successful outcome, however for appeals the

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Policy schedule



prospects of a successful outcome must be at least 51%.

Cover 2 Compensation awards of INSURED EVENT 5- Employment disputes and compensation awards is deleted and replaced with:

Compensation awards

Where DAS have accepted a claim under INSURED EVENT 5. Employment disputes and compensation awards Cover 1, WE will pay up to the LIMIT OF INDEMNITY for the following:

1. any basic and compensatory award; and/or 2. an order for compensation or damages following a breach of YOUR statutory duties under employment legislation.

Provided that the compensation is awarded by a court or tribunal or through the ACAS Arbitration Scheme under a judgment made after full argument and otherwise than by consent or default or is payable under settlement approved in writing in advance by DAS.

Part 2: Statutory licence appeal

The definition of DATE OF OCCURRENCE is amended to include:

(5) For INSURED EVENT Statutory licence appeal, the date when YOU first became aware of the proposal by the relevant licensing or regulatory authority to suspend, alter the terms of, refuse to renew or cancel YOUR licence, mandatory registration or British Standard Certificate of Registration.

The following INSURED EVENT is added:

INSURED EVENT Statutory licence appeal

What is covered:

COSTS AND EXPENSES in appealing to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel YOUR licence, mandatory registration or British Standard Certificate of Registration.

What is not covered:

(i) Assistance with the application process either in relation to an original application, or application for renewal of, a statutory licence, mandatory registration or British Standard Certificate of Registration.

(ii) Any licence appeal relating to the ownership, driving or use of a motor vehicle.

Subject otherwise to the terms of the policy.

Section 9 Personal accident

A Long Term Undertaking and Rate Stability Agreement applies to this section. The Long Term Undertaking discount is 10%.

Level of benefit

This table shows the level of benefit for each insured person. Insured persons include employees and authorised volunteers whilst engaged in your business or authorised activities. The policy document lists all insured persons.

Occurrence	Level of benefit 3-15 years of age	Level of benefit 16-80 years of age
Death	£5,000	£10,000
Loss of one or both eye(s) or one or more limb(s)	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement - amount per week for up to 104 weeks	£10	£100
Temporary partial disablement - amount per week for up to 104 weeks	£5 per week	£50 per week

Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number:

04/XPG/0264963

Name of policyholder:

The Vicar and Churchwardens for the time being
and the Parochial Church Council of Ash Priors
Holy Trinity in the Diocese of Bath & Wells

Date of commencement of insurance policy:

1 November 2021

Date of expiry of insurance policy:

31 October 2022

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)



Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

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Terms and Conditions



Thank you for choosing to pay your insurance policy premium by instalments. The provision of this Instalment plan is subject to the following Terms and Conditions.

Terms and Conditions applying to your Instalment plan

1. It is a condition of this Instalment plan that repayments are made to us by a valid direct debit through an eligible bank account and that you are 18 years of age or older.
2. The information provided by you to the lender is correct and is to form the basis of this Instalment plan.
3. You shall maintain sufficient funds in the bank or building society account nominated by you to us in order to meet all amounts due under this Instalment plan.
4. If we are unable to collect any instalment due to us as a result of insufficient funds, we will request the payment again after 14 days. If we are unable to collect the missing instalment(s) from you following this request, we will contact you and request that the default is resolved. If we are still unable to collect the missing instalment(s), we shall be entitled to cancel the policy of insurance.
5. When we make a decision to give you credit, we may use the information provided to us by a credit reference agency. If the information they provide to us about you means we decide not to progress your Instalment plan, we will give you the details of that agency.
6. Any additional and/or refund of insurance premiums will be included in this Instalment plan and either increase or reduce any future payments. We will advise you in advance of any changes to your payments under this Instalment plan. If there is any excess in the payments that you make to us under this Instalment plan which results in a refund being due to you, that refund will be transferred directly into your bank account by us.
7. The policy of insurance to which your Instalment plan relates is an annual contract. In the event that you make a claim under the policy of insurance, you shall remain liable for any outstanding instalments under this Instalment plan. We have the right to deduct the balance of any remaining premium from any claims settlement before making payment to you.
8. This Instalment plan will continue unless cancelled by either you or us giving 14 days' written notice.
9. These terms and conditions are governed by the laws of England and Wales and are subject to the jurisdiction of the courts of England and Wales. All communications with you in relation to this plan shall be in English.

Customer Services **0345 777 3322**

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information@ecclesiastical.com
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