

Renewal Notice Advance Notice of Direct Debit

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

Our Ref: P-0000264963/02
Church Operations
Office: 0345 777 3322
Mon - Fri 8am - 6pm
Email: churchteam@ecclesiastical.com

21 September 2023

Dear Doctor Harrison

RE: P-0000264963/02 – The Vicar and Churchwardens for the time being and the Parochial Church Council of Ash Priors Holy Trinity in the Diocese of Bath & Wells

Thank you for choosing our Parish Plus insurance policy for the past period of insurance. Your policy is due for renewal on 1 November 2023. Please read this schedule alongside your Parish Plus policy document.

- **The premium for the next period of insurance is £1,125.76.**
This includes Insurance Premium Tax of £120.62.
- **Your Direct Debit payment schedule for the coming year can be found within this pack.**

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.

Policy Number P-0000264963/02
Date of issue 21 September 2023 Effective from 1 November 2023



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.

We look forward to continuing to provide Parish Plus insurance for you over the coming period of insurance. If you have any questions, or if you would like to make any changes, please contact us on 0345 777 3322 and we will be happy to help.

Yours sincerely,

Mark Cowdell

Mark Cowdell
Customer Services Manager
Church Operations
Email: churchteam@ecclesiastical.com
Office: 0345 777 3322

Enclosures:

- Renewal Letter
- Instalment Plan Payment Schedule
- Our Insurance Services Document (CHU)
- Schedule
- Employers Liability Certificate
- Instalment Plan Terms and Conditions
- Trust 130 Poster

Advance Notice of Direct Debit Payment Schedule

Please ensure that 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: 175968

Payer's reference: 039408

With effect from 21 September 2023, the premium for your policy will be collected by Direct Debit and collected on, or immediately after, the following dates.

Policy number

P-0000264963/02

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

Period of insurance cover

01/11/2023 to 31/10/2024

Payment schedule

01 November 2023	£93.85
01 December 2023	£93.81
01 January 2024	£93.81
01 February 2024	£93.81
01 March 2024	£93.81
01 April 2024	£93.81
01 May 2024	£93.81
01 June 2024	£93.81
01 July 2024	£93.81
01 August 2024	£93.81
01 September 2024	£93.81
01 October 2024	£93.81
Total	£1,125.76

The amounts include Insurance Premium Tax.

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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 included within this pack to ensure that the covers that are, and are not, in force are correct. We have highlighted each using ticks (✓) and crosses (✗).
- The schedule to ensure that:
 - all your details are correct
 - limits and excesses are adequate
 - the cover meets 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

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

We may share your personal data with other companies or databases for the purposes of preventing and detecting fraud.

For further information on how your personal data is used and your rights in relation to your personal data, please refer to the summary in your Policy document or visit our website www.ecclesiastical.com/privacypolicy which includes details of how to contact our Data Protection Officer.



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** on 0345 777 3322.

Where words or phrases are shown in this document in bold they will take the meaning shown in the definitions pages of **Your** policy document. 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.

Please read the schedule alongside **Your** Parish Plus insurance policy document. **Your** policy document will show full details of the cover provided. If **You** need a copy of the policy document, please contact **Us** on 0345 777 3322.

Policy number: P-0000264963/02

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

Period of insurance: 1 November 2023 to 31 October 2024

Premium details

Premium: £1,125.76

This is made up of a premium of £1,005.14 plus Insurance Premium Tax of £120.62.

Long Term Undertaking and Rate Stability Agreement

Length of Agreement: 3 years
Expiry date: 31 October 2025
Discount: 10%

Applicable to the following sections: Property damage, Loss of income, Money, Theft by officials, Liabilities, Church council & trustee indemnity, Personal accident

Important telephone numbers

Customer service (Monday to Friday 8am to 6pm): 0345 777 3322
Claims other than legal expenses: 0345 603 8381
Legal expenses claims: 0345 266 0029 quoting DAS reference EPS/6871845

(All new claims can be reported 24 hours a day, 7 days a week. Enquiries on existing claims can be made Monday to Friday 8am to 6pm).

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Policy Schedule

Schedule summary

This summary shows which sections of the policy **You** have chosen to insure. For full details of the cover provided, including whether **You** have chosen to include any optional extensions please see the following pages of this schedule.

Cover for Holy Trinity Church Holy Trinity Church Ash Priors Taunton TA4 3NQ

Section	Cover in force
Property damage	✓
Loss of income	✓
Terrorism (Optional)	✗

Other cover

Section	Cover in force
Property damage – Specified items away from the premises	✗
Money	✓
Theft by officials	✓
Liabilities	✓
Church council & trustee indemnity	✓
Legal expenses	✓
Personal accident	✓

Policy clauses

The clauses apply to each location unless specifically stated otherwise in the Appendix.
The full wording of the clauses applying to **Your Policy** are shown in Appendix 1.

Clause
SPOL1 Theft of external metal condition
SPOL7 Amendment to Inflation protection
SPOL8 Infectious or communicable disease exclusion
SPOL9 Prevention of access – Non-damage
SPOL10 Food poisoning defective sanitation vermin murder or suicide extension
SPOL11 Long Term Undertaking and Rate Stability amendment
SPOL12 Cyber loss limited exclusion clause
SPOL13 Liabilities section – Cyber exclusion and Data Protection Act extension amendment

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Property damage section for Holy Trinity Church Holy Trinity Church Ash Priors Taunton TA4 3NQ

The loss limit is based on the combined Ecclesiastical valuation for **Buildings** and **Contents** and provides an automatic free uplift from the valuation to protect **You** against any unexpected increases in buildings costs. Increases in buildings costs may be caused by changes in regulations, a sudden shortage of a particular material or shortage of specialist labour.

Items insured	Loss Limit	Insured events (*for a list of available events see Available insurable events table below).	Excesses
Buildings and Contents	£6,650,000	All insurable events	All losses - £350 (unless otherwise stated) Wasps nests - £50 Frozen food - £50 Theft of Metal - £350

*Available insurable events table

The table below shows the insurable events that are available under **Your Policy**. Please check the Property damage table for each individual premises in this schedule to see which events are in force.

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

Item limit

Cover item	Limits
Each bust, effigy, tomb, monument, memorial and shrine within the Building	£25,000 any one item.

Limits for theft or attempted theft

Cover item	Limits
a. Contents	£25,000 any one item.
b. Contents in unlocked outbuildings	£1,000 any one claim.
c. External metal	up to the Loss limit in the Period of Insurance .
d. Subsequent Damage	up to the Loss limit in the Period of Insurance .

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Property damage extensions and limits

The following is a list of available extensions with the limits applicable to this location. If an extension is not in force this will be indicated as 'Not Insured'.

These extensions will only respond where the damage is caused by an insured event which is operative at the time of loss. Further information on each extension is provided in **Your** policy document.

Extension	Limits
1. Communion plate and other property away from the premises a. i. Communion plate ii. Contents in transit to bank/cleaning iii. Office equipment b. i. Other portable items ii. Specified items	a. i. £15,000 any one item. £30,000 in the Period of Insurance. ii. £25,000 any one claim. iii. £10,000 any one claim. b. i. £2,500 any one item and £10,000 any one claim. ii. Not Insured
2. Personal belongings a. Belonging to You, Your employees, Authorised Volunteers, visiting clergy or visiting choristers b. Whilst on a tour organised by You	a. £2,500 per person. b. £100 per person.
3. Prizes and donated goods	£2,500 any one item. £5,000 any one event.
4. Exhibitions, festivals and events a. Event/display items b. Marquees/tents/stalls	a. £2,500 any one item. £10,000 any one event. b. £2,500 any one item. £10,000 any one event.
5. Damage by the emergency services	£10,000 any one claim.
6. Property in the open	£5,000 any one claim.
7. Headstones and monuments	£5,000 in the Period of Insurance.
8. Alterations and additions i. Buildings ii. Contents	i. £500,000 in the Period of Insurance. ii. £50,000 in the Period of Insurance.
9. Bequeathed property a. Buildings b. All other property	a. £250,000 any one bequest. b. £10,000 any one item.
10. Lock replacement following loss or theft of keys	£5,000 any one claim.
11. Frozen food	£5,000 any one appliance. £20,000 in the Period of Insurance.
12. Sewers and drains	£15,000 any one claim.
13. Trace and access	£50,000 any one claim.

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Extension	Limits
14. Loss of oil, gas or water a. Following insured damage b. LPG/oil following accidental discharge c. Theft of oil d. Decontamination	a. £5,000 any one claim. b. £5,000 any one claim. c. £5,000 in the Period of Insurance . d. £25,000 any one claim.
15. Minor contract works Off-site storage	£150,000 for the Contract Works including £7,500 any one storage site.
16. Archaeological costs	£250,000 any one claim.
17. Extinguisher and alarm resetting expenses	Up to the Loss limit in the Period of Insurance .
18. Planning (Listed Buildings and Conservation Areas) Act 1990	20% of the Loss limit any one claim.
19. Fly tipping	£2,500 in the Period of Insurance .
20. Loss avoidance measures	£10,000 any one occurrence or series of events arising out of one occurrence.
21. Removal of wasp, bee or hornet nests	£1,000 any one claim.
22. Environmental improvements	10% of any one claim which We agree to pay or £500,000 whichever is the lower.

Loss of income section for Holy Trinity Church Holy Trinity Church Ash Priors Taunton TA4 3NQ

Limit of liability	Maximum Indemnity Period	Excess
£100,000 any one event.	48 months.	Church event - Cancellation £100 All other losses - Nil

Loss of income extensions and limits

Extension	Limits
1. Prevention of access – Damage	£100,000 any one event.
2. Prevention of access – Non-damage	£10,000 in the Period of Insurance .
3. Specified disease, murder, food poisoning, defective sanitation, vermin	£100,000 any one event.
4. Suppliers' premises	£10,000 any one event.
5. Utility suppliers' premises	£100,000 any one event.
6. Failure of utility supply – Pipes and cables	£5,000 any one event.
7. Failure of telecommunication services	£5,000 any one event.
8. Computer equipment a. Reinstatement of data b. Computers – Increased cost of working	a. £25,000 in the Period of Insurance . b. £25,000 in the Period of Insurance .
9. Book debts	£50,000 in the Period of Insurance .
10. Events and exhibitions away from the premises	£10,000 any one event.
11. Church event – Cancellation	£1,000 any one event.
12. Archaeological digs	Included within the limit of liability.

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Other cover

Money section

Excess: Nil

Money limits

Type of money	Limits
Non-negotiable money	£250,000 any one loss.
Money (other than non-negotiable money):	
In transit or in a bank night safe	£5,000 any one loss.
Whilst counted or in the home of an authorised officer or employee	£5,000 any one loss.
In an unspecified locked safe on the Premises	£5,000 any one loss.
Any other loss	£500 any one loss.

Money extensions and limits

Extension	Limits
1. Damage to safes	Unlimited.
2. Damage to clothing and personal belongings	£1,000 per person.
3. Fund raising events	Increases standard money limits for a set period.
4. Fraudulent use of credit and debit cards	£1,000 per card in the Period of Insurance .
5. Identity theft	£1,000 in the Period of Insurance .

Theft by officials section

Excess: £250

Limit of liability: £10,000 any one claim.

Theft by officials extensions and limits

Extension	Limits
1. Auditors' fees	Up to the limit of liability any one claim.
2. Previous insurance	Up to the limit of liability any one claim.

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Liabilities section

Public liability – Third party property damage excess: Nil

Public liability – Clean-up costs excess: The first 10% of any **Sudden Pollution or Contamination Incident**, subject to a minimum of £2,500 and a maximum of £25,000.

Limits of Liability

Cover	Limit of indemnity
Cover 1 – Employers' liability	£10,000,000 any one Event . £5,000,000 any one Event following an Act of Terrorism . £5,000,000 all Events in the Period of Insurance for Corporate manslaughter.
Cover 2 – Public & products liability	£10,000,000 any one Event for Public liability. £10,000,000 all Events in the Period of Insurance for Products liability. £10,000,000 all incidents in the Period of Insurance for Pollution or Contamination . £5,000,000 any one Event following an Act of Terrorism . £5,000,000 all Events in the Period of Insurance for Corporate manslaughter.
Cover 3 – Prosecution defence costs	£500,000 any one claim.

Cover 1 - Employers' liability extensions and limits

Extension	Limits
1. Unsatisfied court judgments	Up to the limit of indemnity.
2. Compensation for court attendance a. Any Church Official b. Any Employed Person	a. £500 per day. b. £250 per day.

Cover 2 - Public & products liability extensions and limits

Extension	Limits
1. Cross liabilities	Up to the limit of indemnity.
2. Compensation for court attendance a. Any Church Official b. Any Employed Person	a. £500 per day. b. £250 per day.
3. Contingent motor liability	Up to the limit of indemnity.
4. Data protection a. Damages and Legal Costs for material and non-material Damage b. Defence costs and prosecution costs awarded against You	a. £1,000,000 any one Event . b. £100,000 in the Period of Insurance .
5. Defective premises	Up to the limit of indemnity.

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Extension	Limits
6. Overseas personal liability	Up to the limit of indemnity.
7. Clean-up costs	£1,000,000 for all incidents in the Period of Insurance .
8. Indemnity to private hirers	£2,000,000 any one Event . £2,000,000 in the Period of Insurance for claims arising from products.
9. Libel, slander and breach of intellectual property rights	£250,000 in the Period of Insurance .
10. Pastoral care indemnity a. Accidental Injury b. Property Damage c. Financial loss	a. and b. £10,000,000 in the Period of Insurance . c. £250,000 in the Period of Insurance .
11. Errors & omissions	£250,000 in the Period of Insurance .
12. Errors & omissions – Independent examination	£25,000 in the Period of Insurance .
13. Reimbursement of additional motor costs for officials and authorised volunteers a. Excess reimbursement b. Premium reimbursement	a. £250 per person in the Period of Insurance . b. £250 per person in the Period of Insurance .

Public & products liability optional extensions

Extension	Limits
Professional counselling services a. Accidental Injury b. Property Damage c. Financial loss	a. and b. Not Insured c. Not Insured
Parish nursing	Not Insured
Legionella	Not Insured

Liability retroactive dates

Extension	Retroactive date
10. Pastoral care indemnity	01/11/1999
11. Errors & omissions	01/11/1997
12. Errors & omissions – Independent examination	01/11/2005

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Church council & trustee indemnity

Excess: Nil

Limit of liability: £250,000 in the **Period of Insurance**.

Wrongful Act date: Not Applicable

Church council & trustee indemnity extensions and limits

Extension	Limits
1. Extended reporting period	12 months.
2. Retired trustees	120 months.
3. Outside boards	Up to the limit of liability.
4. Emergency costs and expenses	10% of the limit of liability.
5. Investigation costs	Up to the limit of liability.
6. Pollution defence costs	Up to the limit of liability.
7. Compensation for court attendance	£500 a day.

Legal expenses section

This cover has been arranged through DAS Legal Expenses Insurance Company Limited (DAS).

Excess: Nil

Limit of indemnity: £250,000 any one event.

This includes compensation awards which are further limited to a total of £1,000,000 in the **Period of Insurance**.

Insured Events	
Employment practices legal protection and compensation awards	Debt recovery
Legal defence	Property protection and personal injury
Statutory licence appeal	Tax protection
Contract disputes	

Personal accident section

Excess: Nil

Insured Persons

Subject to the age limits shown in the Personal accident benefits table.

Insured person	Operative time	Location
Members of the clergy	24 hours.	Anywhere in the Geographical Limits or whilst temporarily outside the Geographical Limits .
Employees, members of the Church Council , hall committee members and officers and Authorised Volunteers	Whilst engaged in Your business or authorised activities.	Anywhere in the Geographical Limits .

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Insured person	Operative time	Location
Children aged 3 or over and youths	Whilst taking part in activities organised by You .	Anywhere in the Geographical Limits .
Any member of a party travelling with Your knowledge and authority	Whilst on a tour organised by You .	Anywhere in the Geographical Limits .

Personal accident benefits

Occurrence	Level of benefit 3-15 years of age	Level of benefit 16-80 years of age
Death	£5,000	£10,000
Loss of Sight, Loss of Limb(s), Loss of Speech or Loss of Hearing	£10,000	£10,000
Permanent Total Disablement	£10,000	£10,000
Temporary Total Disablement	£10 per week up to 104 weeks.	£100 per week up to 104 weeks.
Temporary Partial Disablement	£5 per week up to 104 weeks.	£50 per week up to 104 weeks.

Personal accident extensions and limits

Extension	Limits
1. Hospital benefit and medical expenses a. Medical expenses b. Hospital in-patient treatment benefit	a. £2,500 b. £20 a day up to £200
2. Clothing and personal belongings	£1,000 per person.
3. Loss of deposits	£500 per person.
4. Assault	£5,000 per person.
5. Disappearance	Up to the death benefit.
6. Exposure	Up to the limits in the benefit table.
7. Paralysis a. Quadriplegia b. Paraplegia	a. Additional 20% of permanent total disablement benefit. b. Additional 10% of permanent total disablement benefit.

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Policy Schedule

Appendix 1 – clauses

The following clauses apply to **Your Policy**. The schedule confirms which clauses apply to each premises or sections of cover.

SPOL1 Theft of external metal condition

It is a condition precedent to **Our** 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:

1. protected the external metal of the **Buildings** with SmartWater or an alternative forensic marking system agreed by **Us**;
2. displayed the associated signage; and
3. registered the use with SmartWater Technology Limited or the alternative provider.

If **You** fail to comply with this condition **We** will not pay **Your** claim.

SPOL7 Amendment to Inflation protection

Applicable to the Property damage section.

Under 'Basis of settlement' the Inflation protection wording is deleted and replaced with the following:

Inflation protection

The Loss limit under this section (but not the extension limits) will be adjusted in line with either a relevant price index or the Ecclesiastical church valuation system as **We** deem appropriate.

The annual renewal premium will be amended accordingly.

In the event of **Damage**, inflation protection in respect of the outstanding portion of the claim will continue from the date of **Damage** until the resulting claim is settled, but **We** will not pay for increased costs which arise due to unnecessary delay by **You**.

SPOL8 Infectious or communicable disease exclusion

Definition specific to this exclusion

Infectious or Communicable Disease

Any disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter

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- any mutation or variation to any of the above

whether

- living or dead

- natural or artificial

- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1. any Infectious or Communicable Disease including but not limited to

a. the fear of a threat (whether actual or perceived) from an Infectious or Communicable Disease

b. contamination or fear of contamination (whether actual or perceived) of property by an Infectious or Communicable Disease

but this shall not exclude direct physical loss or physical damage to insured property at the **Premises** occurring during the **Period of Insurance** resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2. any action taken or failure to take action to prevent control or respond to any Infectious or Communicable Disease

Provided that

i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event

ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

iii. where We apply this exclusion the burden of proving the contrary rests with the Insured

iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

a. Employers' liability

b. Public liability

c. Medical malpractice

d. Reputational risks

e. Professional indemnity

f. Governors' trustees' and management liability

g. Directors & officers liability

h. Personal accident

i. Legal expenses

j. Travel

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k. Terrorism

SPOL9 Prevention of access – Non-damage

Business Interruption – Amendment to Prevention of access – Non-damage cover – applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for prevention of access (non-damage) is deleted and replaced with the following

Prevention of access – Non-damage

Access to or use of the **Premises** being prevented or hindered by

a. any action of government police or a local authority due to an emergency which could endanger human life or neighbouring property

b. any bomb scare at or in the vicinity of the **Premises**

Excluding

i. any restriction of use of less than 4 hours

ii. any period when access to the **Premises** was not prevented or hindered

iii. closure or restriction in the use of the **Premises** due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements

iv. closure or restriction in the use of the **Premises** due to **Vermin**

Limit

£10,000 in the **Period of Insurance**

Special conditions

1. For the purpose of part b. of this extension the Terrorism exclusion does not apply

2. The maximum indemnity period under this extension will not exceed 3 months

SPOL10 Food poisoning defective sanitation vermin murder or suicide extension

Business Interruption – Removal of Specified diseases cover – applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the **Premises** on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the **Premises**

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b. any accident causing defects in drains or other sanitary arrangements at the **Premises**

c. any discovery of vermin at the **Premises**

d. murder rape or suicide at the **Premises**

Provided that

- **We** shall only be liable for the loss arising at premises **You** occupy and which are directly affected by the occurrence discovery or accident

- Extensions which deem **Damage** at other locations to be **Damage** at the **Premises** shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

Our liability under this extension in respect of any one occurrence discovery or accident shall not exceed the sum insured by the items or the limit of **Our** liability by the items if the declaration-linked basis applies

Condition

The maximum indemnity period under this extension will not exceed 3 months

SPOL11 Long Term Undertaking and Rate Stability amendment

Amendment to Long Term Undertaking and Rate Stability Agreement Policy condition.

The line which reads "If **We** make adjustments in accordance with iii. above **You** are released from this Agreement" is deleted and replaced with the following:

If **We** give **You** notice of **Our** intention to make adjustments in accordance with iii. a. to iii d. **You** may choose to either:

(1) accept the adjustments and agree to continue this Agreement to the expiry of the **Period of Agreement** or;

(2) cancel this Agreement provided that **You** exercise **Your** right to cancel within 28 calendar days of receipt of such notice or by **Your** renewal date whichever is sooner, failing which this Agreement shall continue throughout the **Period of Agreement**.

SPOL12 Cyber loss limited exclusion clause

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

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ENDORSEMENT FORMING PART OF YOUR POLICY

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

SPOL12 Cyber loss limited exclusion clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in any connection with

1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a **Computer System** or any unauthorised access to or modification of **Data**

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including **Data**) and any **Time Element Loss** directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

i. Fire lightning or explosion

ii. Impact by aircraft or vehicle or animal or falling objects

iii. Wind storm hail tornado cyclone hurricane earthquake volcano tsunami flood freeze or weight of snow

iv. Escape of water or oil

v. Riot or civil commotion

vi. Subsidence heave or landslide

vii. Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss

viii. Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage

ix. Accidental damage to insured property caused by persons physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement restoration or reproduction of any **Data** including any amount pertaining to the value of such **Data**

Notwithstanding the provisions of this sub-paragraph 1.2. in the event that hardware or the data storage device of a **Computer System** insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1.1. above which results in damage to or loss of **Data** stored on that hardware or the data storage device then the damage to or loss of such **Data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost **Data** under this policy shall be limited to the cost of reproducing **Data** provided that such costs are otherwise indemnifiable under this policy

Such costs shall include all reasonable and necessary expenses incurred in re-creating gathering and assembling such **Data** but shall not include the value of the **Data** whether to the Insured or any other party even if such **Data** cannot be recreated gathered or assembled

1.3. any

i. Unauthorised appropriation of **Data**

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ii. Unauthorised transmission of **Data** to any Third Party

iii. Misrepresentation or use or mis-use of **Data**

iv. Operator error in respect of **Data**

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. – 1.3. above

1.5. any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. – 1.4. above

Definitions specific to this exclusion

Computer System

Any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

Data

Information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a **Computer System**

Time Element Loss

Business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

- a. Employers' liability
- b. Public liability
- c. Medical malpractice
- d. Reputational risks
- e. Professional indemnity
- f. Governors' trustees' and management liability
- g. Directors & officers liability
- h. Personal accident
- i. Legal expenses
- j. Travel
- k. Terrorism
- l. Cyber
- m. Equipment breakdown

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SPOL13 Liabilities section – Cyber exclusion and Data Protection Act extension amendment

Definitions

The definitions of Data and Property are deleted and replaced with the following:

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Property

Material property.

The following definitions are added:

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Computer System

Any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

The following exclusion applies:

What is not covered - applicable to the Liabilities section

(Other than in respect of the extensions for Errors & omissions, Errors & omissions – independent examination, Libel, slander and breach of intellectual property rights and What is covered paragraph c. of the Pastoral care indemnity extension and What is covered paragraph c. of the Professional counselling services extension.)

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and **Legal Costs** resulting from:

1. statutory liability under the Employers' Liability cover;

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2. liability caused by or arising out of a **Cyber Act** or a **Cyber Incident** that results in **Injury** to third parties or physical damage to third party **Property**;

3. liability arising under the Data Protection extension.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data** is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

The following amendment is made to the Data Protection extension:

Data Protection extension – amendment to limit

The total amount **We** will pay in respect of a. is £1,000,000 any one claim and in the aggregate in the **Period of Insurance** and not as otherwise stated.

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:	P-0000264963/02
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 2023
Date of expiry of insurance policy:	31 October 2024

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

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

Mark Hews

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.



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.

