

# Parish Plus renewal pack

## 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](http://www.ecclesiastical.com/ME857)

### Premium details

Premium: **£5,090.93**

This is made up of a premium of £4,545.45 plus Insurance Premium Tax of £545.48.

### Long Term Undertaking and Rate Stability Agreement

Length of Agreement    3 Years  
Expiry date                31 December 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	St Mary's Church, Green Road, Alverstoke, Gosport Hampshire, PO12 2ET
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/0266993**

Date of issue **15 November 2021** Effective from **1 January 2022**

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**Policy number**  
04/XPG/0266993

**Insured**  
The Vicar and Churchwardens  
for the time being and the  
Parochial Church Council of  
Alverstoke St Mary in the  
Diocese of Portsmouth

**Premises**  
St Mary's Church, Green Road,  
Alverstoke, Gosport Hampshire,  
PO12 2ET

**Period of insurance**  
1 January 2022 to  
31 December 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](http://www.ecclesiastical.com/ME857) or  
contact us.

## Policy schedule

Cover for

**St Mary's Church, Green Road, Alverstoke, Gosport  
Hampshire, PO12 2ET**

### 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	£19,320,000

#### 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	£250	Escape of oil	£250
Aircraft	£250	Impact	£250
Riot	£250	Falling trees	£250
Malicious persons	£250	Falling aerials	£250
Earthquake	£250	Accidental damage	£250
Storm	£250	Theft or attempted theft	£250
Flood	£250	Glass, sanitary fixtures and signs	£250
Escape of water	£250		
Burst pipes	£250		

#### Limits applying to Theft or attempted theft

(a) Contents	£25,000 any one item
(b) External metal	£7,500 any one period of insurance
(c) Subsequent damage	£7,500 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.

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Property damage clauses

**C1495 Protection of windows condition**

In respect of DAMAGE due to or arising from malicious persons at the PREMISES it is a CONDITION PRECEDENT TO LIABILITY under this policy that external windows containing stained glass, grisaille, figured glass or etched glass are externally protected by:

- (a) polycarbonate sheeting which entirely covers the windows, or
- (b) stainless steel grilles which entirely cover the windows, or
- (c) an alternative method of protection agreed by US.

**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
<b>Non-negotiable money</b>	£250,000
<b>Other money</b>	
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 January 1997
Errors and omissions - independent examination	1 January 1999
Pastoral care indemnity	1 January 1999

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## 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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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.

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

Subject otherwise to the terms of the policy.

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### 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/0266993  
Name of policyholder: The Vicar and Churchwardens for the time being and the Parochial Church Council of Alverstoke St Mary in the Diocese of Portsmouth  
Date of commencement of insurance policy: 1 January 2022  
Date of expiry of insurance policy: 31 December 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**

Mon to Fri 8am-6pm

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[www.ecclesiastical.com](http://www.ecclesiastical.com)

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