



# Business Choice

Commercial insurance  
for your business

# Business choice





## Business choice

Business choice is an annual commercial insurance contract, valid for 12 months from inception of the policy.

This policy offers insurance cover specifically designed for individuals and organisations undertaking business activities. A range of optional covers are available, which means the policy is tailored to meet your business' specific needs and requirements.

Congregational is an expert in providing specialist commercial insurance, and we are proud to be one of the UK's most respected and leading providers of insurance for churches and commercial properties. The provision of specialist insurance and related support is part of our core strategy. We have a genuine and in-depth understanding of the evolving insurance issues faced by organisations and we pride ourselves in responding to queries with maximum care and empathy.

Our priority is to provide good value and exemplary service. We actively listen to customers and use customer survey data to ensure that we meet customers' needs and look at ways to improve the quality of our service.

This overview highlights the main features and benefits available under this policy. It summarises the main cover which can be provided in each section, any limits that apply as well as other benefits available. Full details of the cover and terms, exclusions and conditions can be found in the policy booklet, a copy of which is available on request.

## Policy providers

Business choice policies are underwritten by HDI Global Specialty SE UK Branch and administered by Integra Insurance Solutions Ltd.

## Contact details

For further information and full details of the cover and the terms, exclusions and conditions that may apply, please contact your broker, intermediary or Congregational:

**Congregational**

✉ church@congregational.co.uk

☎ 01274 700 700

Offices open 9.00am to 5.00pm Monday to Friday excluding bank holidays. Please note claims cannot be registered outside these hours of business.

**Address:** Congregational, Curren House, Curren Street, Bradford BD1 5BA

Visit our website: 🌐 [www.congregational.co.uk](http://www.congregational.co.uk)

Congregational is a trading name of Integra Insurance Solutions Ltd. All communications regarding your policy will be handled by Integra.

### Other formats

Literature and communications can be provided in the following alternative formats: Braille, large print and audio tape.

If you require documents in these formats, please contact your broker or intermediary, alternatively call Congregational on 01274 700 700.

This overview is a summary of the main covers and exclusions and does not contain the full terms and conditions of the policy.

Full details may be found in the business choice policy booklet.

In all instances any references to the territorial limits in this overview includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

## Section 1 - Property damage

Provides cover for your property against loss or damage caused by any of the following insured events for your specified sums insured. Please refer to page 6 of this overview for significant or unusual exclusions that apply to more than one insured event.

### Section 1 - Insured events included as standard

Insured event	Description / damage caused by	Significant or unusual exclusions*
Fire	Fire, lightning, explosion, earthquake, subterranean fire or smoke.	Smoke damage caused by smog, agricultural or industrial work or any gradual cause.
Aircraft	Aircraft and other aerial devices or items dropped from them.	
Impact	Impact by any road, rail, vehicle or animal.	
Storm		Damage to fences, gates or moveable property in the open. Damage to paths, drives and paved areas. Damage to satellite television receiving equipment, aerials or masts.
Flood	The escape of water from any natural or artificial water course or lake, reservoir, canal or dam and inundation from the sea.	Damage to fences, gates or moveable property in the open. Damage to paths, drives and paved areas.
Escape of water	Escape of water from tanks and pipes.	Damage by water from automatic sprinklers.
Freezing of water	Freezing of water in interior fixed water and heating systems.	
Escape of oil	Escape of oil from any fixed oil-fired heating installation.	
Falling trees and branches		Damage due to felling, lopping, topping or pollarding.
Breakage or collapse of aerials and masts	Breakage or collapse of satellite television receiving equipment, television and radio aerials, wind turbines, aerial fittings and masts.	Damage to aerials, aerial fittings and masts themselves.
Riot and civil commotion	Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances.	Damage caused by confiscation or destruction or requisition by order of the Government or any public authority.
Malicious damage		Damage caused by confiscation or destruction or requisition by order of the Government or any public authority. Damage caused by erasure, loss, distortion or corruption of information on computer systems, programs or software. Damage to machinery/contents in unlocked outbuildings. Damage caused by people acting on behalf of or in connection with any political organisation.

\*full details of exclusions may be found in the business choice policy booklet.

## Section 1 - insured events - optional cover

Insured event	Description / damage caused by	Significant or unusual exclusions*
Theft or attempted theft	Involving entry to or exit from your buildings by forcible and violent means; or robbery or attempted robbery at your premises.	Damage where you or any of your employees, partners or directors or any family member is involved directly or indirectly. Damage to machinery/contents in unlocked outbuildings.
Accidental breakage of glass	Accidental breakage of glass, sanitary fixtures and fittings and signs.	Breakage of unfixed glass. Breakage caused by alteration, repair or other building works. Damage to bulbs or tubes. Damage to stained, engraved or lettered glass.
Accidental damage	Unexpected and unintended damage caused by sudden and external means.	Damage caused by the process of production, packing, treatment, testing, commissioning, cleaning, dyeing, servicing, repair or restoration. Confiscation or detention by order of any government, public or police authority. Damage caused by erasure, loss, distortion or corruption of information on computer systems programs or software. Breakage of electrical valves, bulbs or tubes. Damage to buildings or structures caused by their own collapse or cracking. Damage to paths, car parks, drives, paved and other hardstanding areas. Damage caused by change in temperature, colour, flavour, texture or finish.
Subsidence	Subsidence or heave of the site on which the building stands, or landslip.	£1,000 excess applies. Damage due to coastal or river erosion. Damage due to the bedding down of new buildings or structures. Damage due to the settlement of newly made up ground. Damage due to normal settlement, shrinkage or expansion. Damage due to defective design or inadequate construction of foundations. Damage due to demolition, structural alteration or structural repair. Damage to solid floor slabs, or resulting from their movement, unless the foundations beneath the external walls of the buildings suffer damage at the same time. Damage to car parks, terraces, patios, paths, walls, fences, gates or central heating fuel tanks unless the buildings also suffer damage at the same time by the same cause. If any of the property on the site has suffered damage by subsidence, heave or landslip prior to the start date.



## Section 1 - Property damage - continued

### Section 1 - extensions

Extension	Description	Limit	Significant or unusual exclusions
Temporary removal	Contents temporary removed are insured anywhere in the territorial limits.	£2,500 any one claim.	Theft of property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors locked. Money, credit or debit cards.
Lost or stolen keys	Replacement of locks following lost or stolen keys.	£2,500 any one claim.	The cost of replacing locks where the keys have been lost or stolen after being left unattended.
Service pipes and cables	Accidental damage to service pipes and cables serving the insured property in so far as you are responsible for the cost of repair.	£10,000 any one period of insurance.	
Loss of metered water	Loss of metered water from a fixed water appliance or installation following accidental damage.	£5,000 any one period of insurance.	
Damage by the fire brigade	Damage to the grounds of the premises by the fire brigade.	£10,000 any one claim.	
Loss of oil	Loss of oil from a fixed oil-fired heating system.	£5,000 any one period of insurance.	
Tracing and accessing leaks	The cost of locating the source of water or oil escaping from fixed tanks, apparatus or pipes.	£10,000 any one period of insurance.	
Minor building works	Works and unfixed materials used in connection with small building works in the joint names of you and a contractor.	Sums insured.	<p>£500 excess for malicious damage or theft claims. £250 excess all other claims.</p> <p>Works not advised prior to commencement or carried out by a contractor whose name and address has not been provided.</p> <p>Damage due to the total or partial cessation of work.</p> <p>The cost of replacing, repairing or rectifying any of the property insured which is in a defective condition.</p> <p>Damage to the contractor's plant tools equipment or temporary structures.</p> <p>Contractual penalties or other consequential loss.</p> <p>Damage which you are not obliged to insure against under the terms of the contract.</p>
Contracting buyer	The purchaser will have the benefit of cover occurring between the period of exchange of contracts and the completion of the sale of the premises.	Sums insured.	

## Section 2 - Extended cover

Optional cover is available to insure specified property on an 'all risks' basis whilst anywhere in the territorial limits.

*The territorial limits are defined as England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.*

## Policy exclusions and restrictions

The following exclusions and restrictions apply to a business choice policy.

### Cover does not include:

The amount of any excess agreed in writing with us or specified in the policy wording.

War and terrorism.

Gradually operating cause.

Damage to moveable property in the open except as specifically provided for under any extension  
- *applicable to property damage and extended cover.*

Damage caused by a change in the water table level  
- *applicable to property damage.*

Damage caused by wear and tear, depreciation, atmospheric or climatic conditions (other than storm or flood), pollution, or contamination, rust, dust, wet or dry rot, fungus, insects, vermin or any gradual cause  
- *applicable to property damage and extended cover.*

The cost of maintenance.

Mechanical or electrical breakdown.

Damage by theft to property left unattended in a vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors locked and the keys removed.

Unexplained disappearance, inventory, shortage, misfiling or misplacing of information.

### Restrictions on cover include:

If the premises are unoccupied (untenanted or unfurnished) for more than 30 days, you will not be fully covered. Unoccupied is specifically excluded under escape of water, freezing of water, malicious damage, theft, accidental breakage of glass in the property damage section.

If the sums insured are inadequate, a claim payment may be reduced proportionately.

An incident must be reported to the police within 48 hours of the discovery of any damage caused by theft, or malicious damage.

Breakage of electrical valves, bulbs or tubes unless the equipment in which they are contained is damaged at the same time.



## Section 3 - Money

Provides cover for loss of money occurring during the period of insurance.

### Section 3 - insured events

Insured event	Description	Limit
Loss of money	Whilst in the premises in the presence of your employee.	£3,500 any one loss.
	In a locked safe in the premises.	£3,500 any one loss.
	Whilst in transit.	£3,500 any one loss.
	In the home of your employee.	£3,500 any one loss.
	In any other circumstance.	£500 any one loss.
	Non-negotiable money.	Limit agreed between you and us.
Misappropriation	Loss caused by deception or false accounting by any employee discovered within 60 days of the occurrence.	£10,000 any one period of insurance. £5,000 any one period of insurance per person.

#### Significant or unusual exclusions applying to money section

Money which is not yours or for which you are not responsible.	Loss arising outside the territorial limits.
Loss from an unattended vehicle.	Loss from amusement or vending machines.
Loss due to deception or false accounting unless discovered within 60 days of the occurrence.	Loss suffered as a result of a business transaction.
Loss due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques, fraudulent credit card transactions or to the use of counterfeit money.	Loss in transit by post unless by special delivery.

#### Restriction applying to money

If money in transit exceeds £3,500 it must be accompanied by at least 2 people and over £10,000 must be carried by a professional cash carrier.





## Section 4 - Business interruption

Provides cover for loss resulting from interruption of or interference with the usual activities carried out at the premises following damage by an insured event under either section 1 - property damage or section 2 - extended cover.

### Cover can be provided for business interruption under any of the following:

Gross profit	Gross revenue	Gross profit - declaration linked	Gross revenue - declaration linked
Rent receivable	Gross rentals	Increase in cost of working	Additional increase in cost of working

### Section 4 - extensions

Extension	Description	Significant or unusual exclusions*
Prevention of access	Losses arising if the premises cannot be used following damage to a neighbouring property.	
Loss of telephone, electricity, gas or water	Losses following the accidental failure of telephone, electricity, gas or water supplies.	Any failure of telephone, electricity, gas or water less than 30 minutes. Failure due to the deliberate act of the telephone or supply authorities or as a result of strikes or other industrial action.
Incidents at the premises	Losses due to closure of your premises by a local or statutory authority, outbreak of a notifiable disease, murder, suicide or food poisoning.	
Specified suppliers	Losses arising from damage at the premises of your named suppliers.	
Unspecified suppliers	Losses arising from damage at the premises of your suppliers, manufacturers or processors of components, goods or materials.	Losses arising from damage at the premises of any electricity, gas or water supplier.
Property stored	Losses arising from damage to insured property whilst stored anywhere in the territorial limits.	
Transit	Losses arising from damage to insured property whilst in transit in the territorial limits.	
Specified customers	Losses arising from damage to insured property at the premises of named customers.	
Unspecified customers	Losses arising from damage to insured property at the premises of your customers.	

#### Significant or unusual exclusion applying to business interruption

Loss where there is unreasonable or unnecessary delay on your part in repairing or replacing the property.

#### Restrictions applying to business interruption

Our liability will not exceed the sums insured for any insured event in respect of any occurrence of damage.

If the sum insured is less than the amount of the loss as calculated in accordance with the insured event, then the amount of the claim will be proportionately reduced.

The amount payable shall be adjusted to account for trends or other special circumstances such as seasonal variations.

## Section 5 - Liabilities

Indemnifies against sums which you become legally liable to pay as damages, costs and expenses

### Section 5 - items

Cover	Description	Limit of indemnity	Significant or unusual exclusions
Employers' liability	Compulsory insurance required by employers which insures against legal liability for injury or disease to employees arising out of their employment.	£10,000,000 including legal costs and expenses	
Public liability	Provides indemnity against damages, costs and expenses for which the business is legally liable. Legal actions could arise following injury to members of the public or damage to their property arising from your business activities.	£5,000,000 plus legal costs and expenses. £10,000,000 available for additional premium	Counselling, advice, design or specification, unless agreed in writing.
Products liability	Provides indemnity if held responsible for injury, illness, loss or damage caused by defective goods that you have produced, repaired or sold.	£5,000,000 plus legal costs and expenses. £10,000,000 available for additional premium	The making good, replacement or reinstatement of any product sold, supplied or worked upon to rectify defective work.  Liability in respect of damage to any commodity, article or anything (including its container) sold, supplied or worked upon caused by its defect or its unsuitability for its intended purpose.

### Section 5 - extensions

Extension	Description	Significant or unusual exclusions*
Indemnity to other persons	At your request we can indemnify any person acting on your behalf and under your authority and any person, company, or public authority you have entered into a contract for work or services with.	
Defective premises act	Public liability extends to any legal liability incurred in connection with premises which have been disposed of and were occupied by you for the purpose of your business, provided that injury or damage occurs within a period of 7 years of the cancellation or expiry of this section.	
Motor contingent liability	Public liability extends to any legal liability incurred, arising out of the use in connection with your business, of motor vehicles which are not your property or provided by you.	Loss of or damage to the vehicle or property within the vehicle.  Liability arising from the use of the vehicle whilst being driven by you or by a person that does not hold a driving licence.  Racing, pace making, reliability trials or speed testing.
Cross liabilities	Where more than one party is insured then each party is treated as the insured as if we had issued a separate policy.	
Overseas extension	Cover is extended, to anywhere in the world, for products supplied from the territorial limits.  Liability cover is extended to cover you or your employees for temporary visits anywhere in the world.	Liability arising out of the ownership or occupation of land or buildings.  Liability arising from products exported to the USA or Canada.

#### Significant or unusual exclusions applying to liabilities

Liability which is required to be insured under a motor insurance policy.

Liability arising from any incident occurring on any offshore platform, rig, service or accommodation vessel or installation, or whilst travelling directly to or from it.

Claims for public and products liability caused by or arising from pollution or contamination.

Liability due to the consequence of exposure to asbestos.

## Section 6 - Personal accident

Provides cover for any insured person including directors, employees, officers, committee members, governors and any other individuals declared to us, if they suffer accidental bodily injury during the period of insurance and within the territorial limits.

### Section 6 - table of benefits

Accidental bodily injury resulting in:	Benefits payable for an insured person aged 16-80
Death	£10,000
Permanent total disablement	£10,000
Loss of limb	£10,000
Loss of sight	£10,000
Loss of speech	£10,000
Temporary total disablement for a period not exceeding 104 weeks	£100 per week

### Significant or unusual exclusions applying to personal accident

The most we will pay for all accidental bodily injury to insured persons caused by any one incident is £500,000, and we shall not pay more than the amount of benefit shown in the table of benefits for any one insured person.

Any criminal act by an insured person.

The insured person taking part in civil commotion or riot.

Intentional self-injury, suicide or attempted suicide, insanity, mental instability or depression.

The use of alcohol or drugs.

Childbirth or pregnancy.

Wilful exposure to needless peril (except in an attempt to save human life).

Working more than 6 metres from ground or floor level.

Use of woodworking machinery.

Tree felling, lopping, pollarding or topping.

HIV and/or any HIV related illness including AIDS.

### Restrictions applying to personal accident

Any pre-existing medical conditions at inception of this insurance or at renewal and which has not been declared to us and accepted by us in writing.

Hazardous activities (see list for examples).

### Hazardous activities:

Aqualung diving, water-skiing, parascending, flying (except as a fare-paying passenger), hang-gliding, parachuting, hunting on horseback, polo, show jumping, steeplechasing, racing (except on foot), riding motor cycles or motor scooters, martial arts, boxing, wrestling, winter sports (other than curling), hurling, association football, rugby union, rugby league, American football, mountaineering, cliff or rock climbing, abseiling, bungee-jumping, canyoning, potholing, boating or yachting outside United Kingdom territorial waters, boating in vessels capable of speeds in excess of 15 knots, professional or semi-professional sport, service in the armed forces.

## Section 7 - Goods in transit

Cover for property whilst in transit within the territorial limits.

### Section 7 - extensions

Extension	Description of cover	Limit	Significant or unusual exclusions
Accessories	Cover to include damage to tarpaulins, sheets, ropes, packing materials, securing chains and toggles.	£1,000 any one claim.	Damage to accessories where there has been no damage to the shaded insured property.
Additional costs	Additional costs incurred in the transfer of property or delivery to the original destination if the vehicle is disabled due to fire, theft or by collision or overturning. Reloading if any part of the load is shed and clearance of any debris.	£1,000 any one claim.	
Personal effects	Wearing apparel and personal effects whilst in any vehicle owned or operated by you.	£1,000 per person.	Damage by theft to insured property left in an unattended vehicle unless the insured property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors locked.

#### Significant or unusual exclusions applying to personal accident

Money, credit or debit cards or other negotiable instruments.

Jewellery or any article composed of precious metals or incorporating precious stones.

Living creatures.

Tobacco, cigars, cigarettes, wines or spirits.

Any property entrusted to you under a contract for transport or storage.

Delay, loss of market, strikes or other consequential loss.

Damage caused by wear and tear, depreciation, atmospheric or climatic conditions, pollution or contamination, rust, dust, rot, fungus, insects, vermin or any gradual cause.

Confiscation or detention by order of any government, public or police authority.

Loss of or damage to the insured property whilst at your premises when the premises are unoccupied by you.

Loss of or damage to the insured property whilst at a carrier's premises under a contract for storage.

Damage which is accepted by any carrier acting on your behalf as their responsibility.

#### Restriction applying to goods in transit

Any vehicle and/or trailer left unattended between 9pm and 6am must be garaged in a securely locked building or parked in a fully enclosed yard or compound which is securely locked or under constant surveillance.

Any vehicle and/or trailer left unattended all doors, windows, roofs and sunroofs must be closed, securely locked and/or fastened and all keys removed.

## Section 8 - Frozen food

Damage to food whilst contained in a refrigerated cold room, refrigerator or freezer unit.

#### Significant or unusual exclusions applying to frozen food

Food not belonging to you or for which you are not responsible.

Damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power.

Damage caused by wilful neglect by you or your employees.

Delay, loss of market strikes or loss of income of any kind.

#### Restriction applying to frozen food

Any unit over 10 years old a manufacturer's guarantee or warranty or an annual maintenance and service agreement with a competent refrigeration engineer must be in place.

## Section 9 - Fidelity guarantee

Covers any loss of money or tangible property due to any dishonest, fraudulent, criminal or malicious act committed by your employee, trustee or officer, including the costs of auditor's fees, within the territorial limits. Under this section of the policy former employees are covered for 30 days after the termination of employment.

### Significant or unusual exclusions applying to fidelity guarantee

Any loss first discovered before the start date of the policy or more than two years after the termination of the policy.  
Unexplained or inexplicable disappearance or shortages.  
Loss from a pension, retirement or superannuation scheme or programme.

Any dishonest, fraudulent, criminal or malicious act or omission committed by any person after the discovery of reasonable cause for suspicion.  
Loss of interest, profits or any other consequential loss.

## Section 10 - Boilers, plant and computer equipment

Cover to pay for the cost of repairing sudden and unforeseen damage to boilers, plant and computer equipment caused by breakdown.

### Insured events

Cover	Description	Significant or unusual exclusions
Sudden and unforeseen damage to boilers.	The cost of repairing sudden and unforeseen damage to your water heating boilers or their connecting piping, radiators and calorifiers.	Damage due to wear and tear, gradual deterioration or rust and scratching or chipping of painted or polished surfaces. Damage caused by an intentional act or wilful neglect.
Electrical and mechanical plant.	Damage to the mechanical parts of a motor or central heating pump caused by breakdown or sudden and unforeseen damage.	Damage caused during inspections, maintenance, repair, pressure tests or testing of any other kind and experiments. The direct application of a tool. Flexible pipes, drives or trailing cables, bulbs, valves, electric elements, photoelectric cells, transistors or batteries. The loss of use or any other consequential loss.
Computer equipment.	Damage to computer equipment caused by breakdown arising from a defect or accidental failure or fluctuation of a public utility supply. Also provides cover for damage to electronic data materials.	An excess of £250 for computer equipment will be applied. Damage to computer equipment caused by faulty or defective design materials or workmanship. Breakdown of computer equipment over 10 years old. Breakdown resulting from any gradually operating cause or the reinstatement of electronic data arising from such breakdown. Damage recoverable under any guarantee or maintenance, rental, hire or lease agreement. Damage resulting from the use of any software which has not been subject to completed quality assurance testing. The failure of any public utility supply. The use of any telecommunication equipment which is not acceptable to or approved by the telecommunications provider or is incorrectly installed. The use of any computer equipment hired or loaned out by you. Deliberate or malicious acts by you or any employee.

## Section 10 - Boilers, plant and computer equipment - continued

### Section 10 - extensions

Cover	Description	Limit	Significant or unusual exclusions
Additional costs and expenses.	Additional costs and expenses for computer equipment breakdown.	£2,500 any one period of insurance.	
Virus, hacking or denial of service.	Additional expenses to repair replace or reinstate computer equipment and electronic data caused by a virus, hacking or denial of service attack.	£1,000 per person.	Exclusions as per computer equipment listed above.

#### Restrictions applying to boilers, plant and computer equipment

A back-up of electronic data must be stored away from the premises at intervals of no more than 2 days.

All electronic data must be stored in accordance with the recommendations of the manufacturer.

Instructions, operating systems, programmes and software which protects against viruses or unauthorised access to your computer equipment must be in place, maintained and upgraded.

## Section 11 - Act of Terrorism

Cover for damage or consequential loss caused by an act of terrorism in respect of property damage, extended cover and business interruption.

Act of terrorism cover may be required under the terms of a lease.

#### Significant or unusual exclusions applying to act of terrorism

Digital and cyber risks.

Riot, civil commotion and war.

Any premises outside the territorial limits as defined under this section.

#### Restriction

Not subject to any long term undertaking.

## Excesses

The standard excess amounts are listed below. Please note a different amount may be applied in your case and this will be advised in writing.

Excess type	Excess amount
Standard excess	A standard excess will apply to your policy this amount will be advised in writing. Discounts may be available if you voluntarily choose to accept higher excess(es).
Subsidence Section 1 - insured event 16.	£1,000 per claim.
Building works Section 1 - extension 8.	£500 in respect of claims arising from malicious damage or theft £250 all other claim types.
Computer equipment Section 10 - insured event 3	£250 per claim.
Virus, hacking or denial of service Section 10 - extension 2.	£250 per claim.

## Section 12 - Legal protection

Cover for legal costs to negotiate your rights in relation to the insured incidents referred to below. Legal protection is underwritten by DAS Legal Expenses Insurance Company Ltd.

### Section 12 cover includes:

Insured incidents	Description	Significant or unusual exclusions	Limit
Employment disputes and compensation awards	<p>Defence of civil proceedings, including wrongful or unfair dismissal, by employees or ex-employees arising from contracts of employment.</p> <p>Defence of actions by employees, ex-employees or prospective employees arising from alleged breach of their statutory rights under employment legislation.</p>	<p>Any dispute arising in the first 90 days; redundancy disputes within the first 180 days or dispute with an employee who was subject to a warning 180 days before the inception date.</p> <p>Transfer of Undertakings Regulations (TUPE) or Transfer of Employment (Pension Protection) Regulations.</p> <p>Compensation relating to trade union, maternity rights, and certain statutory rights.</p> <p>Payments due under employment contracts, breach of minimum wage legislation, compensation for failing to comply with a tribunal order.</p>	£250,000 all claims resulting from one or more event arising at the same time or from the same originating cause
Legal defence	<p>Representation when in defence of criminal proceedings in respect of an act or alleged act which leads to prosecution in a court of criminal jurisdiction.</p> <p>Representation if civil action is taken against the insured person for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or processor.</p> <p>Attendance expenses for jury service.</p> <p>Defence of legal rights following civil action for wrongful arrest in respect of an allegation of theft.</p>	<p>Any criminal investigation or enquiry by HM Revenue &amp; Customs.</p> <p>Investigations or prosecution due to infringement of road traffic laws or regulations relating to a motor vehicle.</p> <p>The loss, damage or functionality of stored personal data.</p>	£1,000,000 in any one period of insurance for compensation awards
Statutory licence appeal	Appeal following suspension, alteration of terms or cancellation of your licence or mandatory registration or British Standard Certificate of Registration.	<p>Assistance with the application process of a licence.</p> <p>Ownership, driving or use of a motor vehicle.</p>	
Property protection	Pursuit of your legal rights in civil actions against third parties for their actions which cause damage to your property, including trespass and nuisance.	<p>Contracts you have entered into.</p> <p>Goods in transit, goods at premises not occupied by you.</p> <p>Mining subsidence.</p> <p>Defending a claim other than a counterclaim.</p> <p>Damage to vehicles unless sold as part of your business.</p>	
Personal injury	Pursuit of legal rights following an event which causes bodily injury, or death.	<p>Gradually occurring illnesses or bodily injury.</p> <p>Psychological injury or mental illness unless follows specific or sudden accident.</p> <p>Defending legal rights other than counterclaim.</p> <p>Clinical negligence.</p>	
Tax protection	Representation in appeal proceedings in connection with investigations by the HM Revenue & Customs into your business accounts.	<p>Any insured incident arising from a tax avoidance scheme.</p> <p>Your failure to register for Value Added Tax.</p> <p>Import or excise duties and import VAT .</p> <p>Alleged dishonest or criminal acts.</p>	

## Section 12 - Legal protection - continued

### Section 12 exclusions

#### Significant or unusual exclusions apply to legal protection

Incidents before the start of the policy.	A dispute with DAS.
Costs incurred before DAS's acceptance of a claim.	Shareholding or partnership share claims.
Fines, penalties and compensation other than for covered employment disputed.	judicial review, coroner's inquest or fatal accident inquiry.
Patent, intellectual property and breach of confidentiality claims.	War, biological or chemical contamination, any nuclear reaction or radiation, pressure waves.
insured incidents intentionally or deliberately caused by an insured person.	Legal action DAS have not approved.
Rights under a franchise or agency agreement.	Your insolvency.
	Defamation.

#### Restrictions applying to legal protection

You must accept any reasonable offer of settlement with DAS's written consent. If you do not, DAS will not make any further payment.	If you dismiss or do not give the appointed representative suitable instructions DAS will not make any further payment. DAS will not cover any claim covered under another policy.
--	---

## Emergency and advice helplines

An additional benefit of taking out a policy with Congregational is the after sales help and advice services. This provides you with easy access to a number of helplines for many different types of events and emergencies occurring in the UK.

#### Emergency helpline

Emergency assistance	☎ 0800 1388 114	The helpline services are provided free of charge during the period of insurance. The helpline services are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.
Tax advice Legal advice		
Counselling helpline	☎ 0800 1388 115 These calls are not recorded	

#### Glass replacement service

Glass replacement service	☎ 0800 1388 116	Provided by a third party supplier. Replacement service for fixed internal and external glass 24 hours a day, 365 days a year.
---------------------------	-----------------	---



## Your responsibilities

It is essential that you provide us with a fair representation of the risks we are accepting when applying for cover.

It is important that you advise your broker, intermediary or contact us with details of any changes which occur during the period of insurance and may alter information previously provided. If you are in doubt as to whether you need to disclose information, then this should be declared. This means you may need to make enquiries with your officials and advisers to ensure that you have declared all necessary information.

It is essential to keep your property in a good condition and take reasonable steps to avoid theft, loss, damage or injury.

You should regularly review the sums insured on the policy to ensure they remain adequate. When calculating you should include VAT to the extent you have to pay it.

If any part of the premium is calculated on estimates, an accurate record containing all details must be kept and available for inspection by us.

## Inflation protection

We will adjust the sums insured under section 1 – property damage and section 2 – extended cover in line with an appropriate price index. We will not charge you for increases, or repay you for any decreases, made to the sums insured as a result of index-linking but at the end of each period of insurance the renewal premium will be based on the adjusted sums insured.

## Long term undertaking discount

In return for your agreement to continue the insurance with us for a period of 3 or 5 years, a discount will be allowed off the premium.

## Payment and instalments

Payment of the annual premium may be made to your broker or intermediary or, Integra Insurance Solutions Ltd, via cheque, credit or debit card.

Alternatively, make payment easier by using the monthly, no deposit, direct debit facility. Any policy with a premium over £75 is eligible. Simply complete the application at the end of the proposal form. Administration charge 6% (APR 11.4%).

## Cancellation

You may cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documents, whichever is later.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

## Complaints

All communications regarding complaints are administered by Integra.

Our aim is to provide an excellent service to customers at all times. However, Integra understands that, from time to time, we may not live up to our own high standards and we recognise that occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

Policy complaints	Claims complaints	All other complaints
☎ 01274 700 700 ✉ church@congregational.co.uk	☎ 01274 700 700 ✉ claims@congregational.co.uk	☎ 01274 700 700 ✉ info@congregational.co.uk

or write to: Congregational complaints, Integra Insurance Solutions Ltd., Currer House, Currer Street, Bradford BD1 5BA.

If after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to the Financial Ombudsman Service.

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Law applicable to the policy

Sections 1-10 of this policy shall be governed and construed in accordance with English Law unless the premises are located in Scotland in which case Scottish Law shall apply.

Section 11 - terrorism cover shall always be governed by and construed in accordance with English Law.

Section 12 - legal protection is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the premises are located. Otherwise the law of England and Wales applies.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 678 1100.

## Claims notification

If you need to make a claim please contact your broker or intermediary in the first instance, alternatively you can contact the claims department at Congregational.

☎ 01274 700 700

✉ [claims@congregational.co.uk](mailto:claims@congregational.co.uk)

Our offices are open 9.00am - 5.00pm Monday to Friday excluding bank holidays.



# Overview



# Business Choice

Commercial insurance  
for your business



Congregational is a trading name of Integra Insurance Solutions Ltd.

Registered Office: Currer House, Currer Street, Bradford BD1 5BA  
Registered in England and Wales Registered Number 06760260.

Authorised and regulated by the Financial Conduct Authority.

Financial Services Register No. 495111.

CG/BCPO/0119