



# Church Choice

Insurance for your  
place of worship



Congregational





## Church choice

A church choice policy offers insurance cover specifically designed for places of worship. It provides insurance for your property and liabilities including a wide range of outreach activities.

Congregational is a leading church insurance brand in the UK. The provision of specialist church 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 churches and we pride ourselves in responding to queries with maximum care and empathy.

Our business 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

Church 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 church choice policy booklet and your schedule.

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

## Section 1a - 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 8 of this overview for significant or unusual exclusions e.g. unoccupancy that apply to more than one insured event.

### Section 1a - insured events

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 or 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.
Theft or attempted theft		In respect of theft of external metal any loss occurring when scaffolding is erected at the premises unless we have agreed in writing to continue cover. Damage to contents in unlocked outbuildings.

## Section 1a - insured events

Insured event	Description / damage caused by	Significant or unusual exclusions*
Accidental breakage of glass	<p>Accidental breakage of glass, sanitary fixtures and fittings and signs, including the cost of:</p> <ul style="list-style-type: none"> <li>i repairs to framework following breakage of insured glass;</li> <li>ii necessary boarding up pending replacement of the insured glass;</li> <li>iii in the case of double or triple glazing the additional cost of recreating vacuums or the purchase and installation of new sealed units.</li> </ul>	<p>Damage to glass, sanitary fixtures and fittings or signs already damaged at the commencement of the first period of insurance.</p> <p>Breakage of unfixed glass.</p> <p>Breakage caused by or traceable to alteration, repair or other building works being done by you, your employees or by voluntary workers to or at the premises whereby the risk of breakage is increased.</p>
Accidental damage of stained glass	<p>Accidental breakage of the stained, engraved, lettered or other special glass including the costs referred to in Accidental breakage of glass (see above).</p>	<p>Damage to stained, engraved, lettered or other special glass already damaged at the commencement of the first period of insurance.</p> <p>Breakage of unfixed glass.</p> <p>Breakage caused by or traceable to alteration, repair or other building works being done by you, your employees or by voluntary workers to or at the premises whereby the risk of breakage is increased.</p>
Any other accidental damage.	<p>This cover only applies if this insured event is shown as operative in your schedule.</p>	<p>Damage caused by any of the insured events 1-15 or by the causes excluded from those events whether the events are insured or not.</p> <p>Damage caused by the process of cleaning, dyeing, repair or restoration.</p> <p>Confiscation or detention by order of any government, public or police authority.</p> <p>Damage caused by or consisting of erasure, loss, distortion or corruption of information on computer systems or other records, programs or software.</p> <p>Breakage of electrical valves, bulbs or tubes unless the equipment in which they are contained is damaged at the same time.</p> <p>Damage to a building or structure caused by its own collapse or cracking.</p> <p>Damage to paths, car parks, drives, paved and other hardstanding areas, unless the main building is damaged at the same time.</p>

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



## Section 1a - Property damage continued

### Section 1a - extensions

Extension	Description	Limit	Significant or unusual exclusions
New contents	New items acquired during the period of insurance.	£10,000 any one period of cover or 10% of the sum insured on contents.	
Temporary removal	Contents temporary removed are insured anywhere in the territorial limits.	£2,500 any one claim.	Personal effects. Property insured under any other policy.
Wearing apparel and personal effects	Property belonging to employees, church members and voluntary workers.	£1,000 any one person.	Money, credit or debit cards. Property insured under any other policy.
Prizes and donated gifts	Increased cover for prizes and donated goods to be used for fundraising events.	£5,000 any one event, £500 any one item.	Money, credit or debit cards. Personal effects. Property insured under any other policy.
Exhibitions or events	Property on display at exhibitions or events anywhere in the UK.	£5,000 any one exhibition, £1,000 any one item.	Property insured under any other policy.
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.
Frozen food	Freezer and fridge contents.	£1,000 any one claim.	Damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such an authority. Damage caused by wilful neglect.
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.	
Minor building works	Works and unfixed materials used in connection with small building works in the joint names of you and a contractor.	£75,000 any one contract.	£500 excess for malicious damage or theft claims, £250 excess all other claims. Works not advised prior to commencement or carried out by a contractor whose name and address has not been provided. Damage due to the total or partial cessation of work. The cost of replacing, repairing or rectifying any of the property insured which is in a defective condition. Damage to the contractor's plant, tools, equipment or temporary structures. Contractual penalties or other consequential loss. Damage which you are not obliged to insure against under the terms of the contract.
Loss of oil	Loss of oil from a fixed oil-fired heating system.	£5,000 any one period of insurance.	
Musical instruments	Damage to musical instruments, anywhere in the UK.	£5,000 any one claim, £500 any one item.	Property insured under any other policy.

## Section 1a - extensions

Extension	Description	Limit	Significant or unusual exclusions
Bequeathed property	Property left to the church in a will.	£100,000 any one building, £5,000 any other item.	Motor vehicles licensed for road use or their accessories, trailers, caravans, watercraft or aircraft. Property insured under any other policy.
Office equipment	Office equipment used by your church but belonging to church officials, employees or voluntary workers.	£5,000 any one claim £2,500 any one item	
Headstones and monuments	The cost of making safe any headstones, monuments or memorials.	£1,000 any one period of insurance.	The costs of making safe any headstone, monument or memorial which are recoverable from those responsible for their upkeep.
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.	

## Section 1b - Boilers and plant

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

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. Damage caused by and occurring during inspections, maintenance, repair, pressure tests or testing of any other kind and experiments.
Electrical and mechanical plant	Damage to the mechanical parts of a motor or central heating pump caused by breakdown or sudden and unforeseen damage.	The direct application of a tool. Flexible pipes, drives or trailing cables, bulbs, valves, electric elements, photoelectric cells, transistors and similar apparatus. The cost of remedying any gradually developing flaw or wear and tear. The loss of use or any other consequential loss.

## 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 means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.*

### Significant and unusual exclusions applying to extended cover

Damage caused by cleaning dyeing repair or restoration process.

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

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

Any value attaching to an article by reason of its antiquity unless agreed in advance with us.



## Policy exclusions and restrictions

The following exclusions and restrictions apply to a church 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 insured property at the premises is empty or not in use for church purposes or for any other purpose or is in use less frequently than once per calendar month, you will not be fully covered. You need to contact us or your intermediary in this event. Storm, escape of water, freezing of water, malicious damage, theft, accidental breakage of glass and any other accidental damage are specifically excluded under the property damage section of the policy.

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.

## 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 church with, or in the home of, a church official.	£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 any other circumstance.	£500 any one loss.
Misappropriation	Loss caused by the dishonesty of church officials and discovered within 60 days.	£10,000 any one period of insurance. £5,000 any one period of insurance per person.

\*These limits are doubled during the period of fête or fundraising event.

### Significant or unusual exclusions applying to money section

Money which is not yours or for which you are not responsible.

Loss due to deception or false accounting unless discovered within 60 days of the occurrence.

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 arising outside the territorial limits.

Loss from amusement or vending machines.

Loss suffered as a result of a business transaction.

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.

## Section 4 - Loss of income

Provides cover for loss of income resulting from interruption of or interference with the usual activities carried out at the premises following damage

### Section 4 - insured events

Cover	Description	Limit of indemnity
Loss of income	The difference between the income the church would have received from normal activities and the income the church actually received during the 24 months following an incident of insured damage to the church.	up to £75,000 over a 24 month indemnity period is automatically provided for either loss of income or additional expenditure or for a combination of the two.  higher limits available for additional premium.
Additional expenditure	Extra expenses incurred to minimise interruption of normal activities during the 24 months following an incident of insured damage to the church.	

### Section 4 - extensions

Cover	Description	Limit of indemnity	Significant or unusual exclusions
Prevention of access	Income lost if the church cannot be used following damage to neighbouring property.	Section limit applies.	
Loss of telephone, electricity, gas or water	Income lost following the accidental failure of telephone, electricity, gas or the water supply.	£10,000 any one claim.	Any failure of 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	Income lost due to closure of your premises by a local or statutory authority, outbreak of a notifiable disease or murder/suicide.	Section limit applies.	
Completion of voluntary work	Payment to a contractor for completion of minor repair works which a volunteer cannot finish due to injury.	£1,000 any one claim.	Accidental bodily injury suffered other than while acting under your authority and engaged in your church business or activities.  Accidental bodily injury resulting from any cause listed in "what is not covered" in section 6 - personal accident.

### Restriction applying to loss of income

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



## 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 any one event, including legal costs and expenses.	
Public liability	Provides indemnity against damages, costs and expenses for which the church is legally liable. Legal actions could arise following injury to members of the public or damage to their property arising from your church business and activities.	£5,000,000 any one event, 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 any one period of insurance, 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.  Liability arising out of commercial or trade activities other than bazaars, fêtes and sales of work and retail sale of refreshments, comestibles, books, souvenirs and the like at the premises.

### Section 5 - extensions

Extension	Description	Limit	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 with whom you have entered into a contract for work or services.	Section limit applies.	
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 church business.	Section limit applies.	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.	Section limit applies.	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 who 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.	Section limit applies.	
Bell ringers	Cover is extended so that bell ringers are treated as employees for the purposes of 1. employers' liability and treated as insured for the purposes of 2. public liability.	Section limit applies.	Liability arising from any incident occurring in connection with a church or bell tower located outside the territorial limits.

## Section 5 - extensions

Publishers' indemnity	Damages, costs and expenses for libel, slander, infringement of trademark etc. arising from contents in your church magazine or other official publications.	£100,000 any one period of insurance.	Fines, penalties, punitive or exemplary damages. Liability assumed by agreement unless liability would have attached without such agreement. Criminal or intentional libel, slander or infringement. Any claim brought about by your personal spite or ill will towards a claimant. Any legal action brought against you in any court of law outside the territorial limits. The consequence of any circumstances known to you at the start of this cover which may give rise to a claim. Liability for any claim made against you arising from any act committed or alleged to have been committed prior to the retroactive date shown in your schedule.
Catering facilities and retail sales	Cover is extended to include your activities in respect of catering or retail sales at the church.	Section limit applies.	Liability where indemnity is provided by any other insurance.
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.	Section limit applies.	Liability arising out of the ownership or occupation of land or buildings. Liability arising from products exported to the United States of America or Canada.
Trustees' and officers' indemnity	Damages, costs and expenses for trustees and officers of the church arising from 'wrongful acts' committed by them in their capacity as a trustee or officer of the church. Loss of your money or property resulting from a fraudulent act by a trustee or officer. Costs and expenses to replace or restore missing documents.	£500,000 any one period of insurance. £25,000 any one period of insurance. £25,000 any one period of insurance.	Fines, penalties, punitive or exemplary or non-compensatory damages. Liability assumed by agreement unless liability would have attached without such agreement. Liability for any claim made against you for any act committed or alleged to have been committed prior to the retroactive date shown in your schedule. Counselling, advice, design, or specification given for a fee. Liability resulting directly from a trustee or officer acting in the capacity as trustee or administrator of any pension retirement or superannuation scheme or programme.

### Significant or unusual exclusions applying to liabilities

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

Liability arising from any work experience, job creation or similar scheme unless written agreement is given by us.

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.

Liability assumed solely under an agreement, applies to public and product liabilities.

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

Liability due to the consequence of exposure to asbestos, applies to public and product liabilities.

## Section 6 - Personal accident

Provides cover for your members, voluntary workers, employees and ministers if they suffer accidental bodily injury while engaged in church business or authorised activities, including temporary visits overseas by your minister whilst on church business. On request we can provide cover for other church groups while on church activities overseas. An additional premium may be payable.

### Section 6 - table of benefits

Accidental bodily injury resulting in:	Benefits payable for an insured person aged 5-15 (inclusive)	Benefits payable for an insured person aged 16-80 (inclusive)
Death	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Loss of limb	£10,000	£10,000
Loss of sight	£10,000	£10,000
Temporary total disablement for a period not exceeding 104 weeks	£10 per week	£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).

No benefit is payable for an insured person whose age is outside the ranges shown above.

### 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.



## Act of terrorism

If you require cover for act of terrorism, please ask us for a quotation.

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

## Additional engineering insurance

Please ask for a quotation if you require:

- engineering inspection services
- more extensive engineering cover than that available under the boilers and plant cover.

## 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	No standard excess applies unless shown otherwise in your schedule. Discounts may be available if you voluntarily choose to accept a higher excess.
Building works Section 1 - extension 11.	£500 in respect of claims arising from malicious damage or theft £250 all other claim types.



## Section 7 - 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 7 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 7 continued**

**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.
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**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.
Tax advice		
Legal advice	☎ 0800 1388 115 These calls are not recorded	The helpline services are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.
Counselling helpline		

**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.
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## 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 1a – 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%).

## No claims Discount

If you have one or more claims free years on your existing policy you will be eligible for a discount (see table). Details of your previous insurer will be required. The discount will be increased automatically up to the maximum after each claim free year. If a claim is made under any section the discount reduces by two years.

Claims free years	0	1	2	3
Discount	0%	5%	10%	15%

## 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.

Where a long term undertaking (LTU) is in place an additional charge may be payable.



## 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., Curren House, Curren 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 1a - 6 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 7 - 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

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









# Church Choice



**Congregational**

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.

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