

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.

This overview highlights the main features and benefits of the policy. It summarises the main cover 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.

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.

Policy providers

Church choice policies are underwritten by International Insurance Company of Hannover 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 applying, please contact your broker, intermediary or the church department:

Church department

✉ church@congregational.co.uk

☎ 01274 700 700

As well as our standard telephone service you can contact us via Typetalk. To use this service type the prefix 18001 before the telephone number you are wishing to contact. Our main switchboard number will be 1800101274700700

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, Currer House, Currer Street, Bradford BD1 5BA

Visit our website: 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 the church department on 01274 700 700.

The cover detailed in this overview is standard cover, any variation to cover will be advised to you in writing.

Property damage

Provides cover for your church buildings and contents against loss or damage caused by any of the following insured events.

Included as standard:

- ✓ Fire, lightning, explosion, earthquake
- ✓ Impact
- ✓ Flood
- ✓ Freezing of water in fixed water and heating systems
- ✓ Falling trees and branches
- ✓ Riot and civil commotion
- ✓ Theft or attempted theft
- ✓ Accidental breakage of stained or special glass
- ✓ Aircraft
- ✓ Storm
- ✓ Escape of water from tanks and pipes
- ✓ Escape of oil from a fixed heating system
- ✓ Breakage or collapse of television aerials
- ✓ Malicious damage
- ✓ Accidental breakage of glass and sanitary fittings

In addition to the above cover accidental damage can be offered as an optional extra

Cover also includes:

Cover	Description of cover	Limits
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 temporarily removed are insured anywhere in the UK	£2,500 any one claim
Personal effects	Property belonging to employees, church members and voluntary workers	£1,000 per person
Prizes and donated goods	Increased cover for prizes and donated goods to be used for fundraising events	£5,000 any one event, £500 any one item
Exhibitions or events	Property on display at exhibitions or events anywhere in the UK	£5,000 any one exhibition, £1,000 any one item
Lost or stolen keys	Replacement of locks following lost or stolen keys	£2,500 any one claim
Frozen food	Freezer and fridge contents	£1,000 any one claim
Pipes and cables	Accidental damage to service pipes and cables	£10,000 any one period of cover
Loss of metered water	Loss of metered water from a fixed water appliance or installation following accidental damage	£5,000 any one period of cover
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 unfixated materials used in connection with small building works in the joint names of you and a contractor	£75,000 any one contract (£250 excess each claim)
Loss of oil	Loss of oil from a fixed oil-fired heating system	£5,000 any one period of cover
Musical instruments	Damage to musical instruments, anywhere in the UK	£5,000 any one claim, £500 any one item
Bequeathed property	Property left to the church in a will	£100,000 any one building, £5,000 any other item
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 cover
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 cover

Extended cover for special items

Optional cover is available to insure specified property on an "all risks" basis either within your church or anywhere in the world.

Inflation protection

For buildings, contents and special items the sums insured are adjusted each year in line with appropriate indices. At renewal the premium is based on the revised sums insured.

Boilers and plant

Optional cover is available to pay for the cost of repairing sudden and unforeseen damage to water heating boilers or breakdown of organ blower motors, central heating pumps or other electrical or mechanical motors.

Value added tax (VAT)

When calculating your sums insured VAT should be included if you're liable to pay it.

Money

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

Cover includes:

Cover	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 church;	£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 a fête or fundraising event.**

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.

Cover includes:

Cover	Description	Limit
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.
Additional expenditure	Extra expenses incurred to minimise interruption of normal activities during the 24 months following an incident of insured damage to the church	higher limits available for additional premium

Cover also includes:

Cover	Description	Limit
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 water supplies	£10,000 any one claim
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

Liability

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

Cover includes:

Cover	Description	Limit of Indemnity
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 church is legally liable. Legal actions could arise following injury to members of the public or damage to their property arising from the business and activities of the church	£5,000,000 plus legal costs and expenses £10,000,000 available for additional premium
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

Cover also includes:

Cover	Description	Limit
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 cover
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	£100,000 any one period of cover £250,000 available for additional premium
Catering facilities	Cover is extended to include your activities in respect of catering or retail sales at the church	Section limit applies

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.

Table of benefits:

Accidental bodily injury resulting in:	Ages 5-15 years (inclusive)	Ages 16-80 years (inclusive)
Death	£10,000	£10,000
Loss of sight or limb	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement For a period not exceeding 104 weeks at a rate per week of	£10	£100

Benefits will not be paid if any injury occurs to an insured person taking part in a hazardous activity. It is impossible to list every activity or sport which may be generally considered to be hazardous. We may refuse to pay benefit if an injury occurred to an insured person "wilfully exposing themselves to needless peril".

Please contact us for guidance regarding any potentially hazardous activity in which an insured person wishes to participate.

Hazardous activities

Aqualung diving, water-skiing, parascending, flying (except as a fare-paying passenger), hang-gliding, parachuting, hunting on horseback, polo, showjumping, steeple-chasing, 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, work involving the use of ladders or scaffolding more than 6 metres from ground or floor level, work on the exterior of a building more than 6 metres from ground level, use of wood working machinery, tree felling, lopping, pollarding or topping.

Legal protection

Legal Protection for you and your ministers, lay workers, youth workers, voluntary workers and employees in connection with matters arising from church business and authorised activities is provided by DAS Legal Expenses Insurance Company Ltd.

Cover includes:

Cover	Description	Limit
Employment disputes and compensation awards	Defence of civil proceedings, including wrongful or unfair dismissal, by employees or ex-employees arising from contracts of employment. Defence of actions by employees, ex-employees or prospective employees arising from alleged breach of their statutory rights under employment legislation.	
Legal defence	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. 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. Attendance expenses for jury service. Defence of legal rights following civil action for wrongful arrest in respect of an allegation of theft.	£100,000 any one claim for legal expenses £1,000,000 in any one period of insurance for compensation awards
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.	
Personal injury	Pursuit of legal rights following an event which causes bodily injury, or death.	
Tax protection	Representation in appeal proceedings in connection with investigations by the HM Revenue & Customs into your business accounts.	

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Legal Expenses Insurance Company Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Website: www.das.co.uk.

Registered in England and Wales Company Number 103274. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited, DAS Law Limited, Head and registered office: North Quay, Temple Back, Bristol, BS1 6FL. Website: www.daslaw.co.uk. Registered in England and Wales Company number 5417859.

Acts of terrorism

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

Acts 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.



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.

Church helplines

Legal advice		
Emergency assistance	Telephone number: 0800 1388 114	The church helpline services are provided free of charge during the period of insurance.
Tax advice service		
Counselling	Telephone number: 0800 1388 115 (these calls are not recorded).	The church helpline services are provided by DAS Legal Expenses Insurance Company Limited.

Glass replacement service

Glass replacement service	Telephone number: 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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Excesses

There is no standard excess on the policy. Any excess(es) that apply will be advised in writing. Discounts may be available if you voluntarily choose to accept higher excess(es).

Long term undertaking

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.

Instalments

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 to nil.

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 documentation, 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

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.

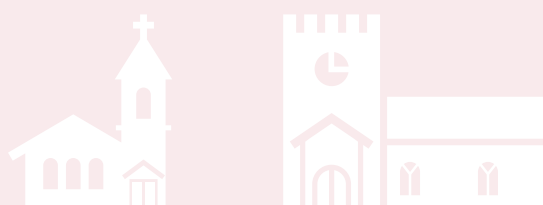
For further information see www.fscs.org.uk or call 0800 678 1100.

Claims

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

☎ 01274 700 810
✉ claims@integra-ins.co.uk

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



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Congregational is a trading name of Integra Insurance Solutions Ltd.
Registered Office: Curren House, Curren Street, Bradford BD1 5BA
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Authorised and regulated by the Financial Conduct Authority.
Financial Services Register No. 495111.