



Church Choice

Insurance for your
place of worship



Congregational

Church insurance proposal form

Please complete in ink and block capitals throughout

Important notice

Congregational is a trading name of Integra Insurance Solutions Ltd.

This policy is underwritten by HDI Global Specialty SE UK Branch (the underwriter) and administered by Integra Insurance Solutions Ltd.

All communications including policy information, complaints and claim notifications should be referred to Integra.

This proposal including any additional information supplied or declaration signed by you in connection with this insurance will form part of the agreement between you and the underwriter.

Unless specifically agreed in writing between you and us this contract will be subject to English Law or Scottish Law for churches located in Scotland. However, 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.

Information about the proposer

1. Name of your church and denomination

Church name :

Denomination :

2. Address of your church

Postcode :

Telephone No. Day :

Evening :

Email address :

Website address :

Companies House Reference Number :

HMRC Employer Reference Number :

3. Name and address for correspondence

Postcode :

Position in church:

Telephone No. Day :

Mobile No. :

Email address :

4. Address of property to be insured in addition to, or other than, your church

Postcode :

5. Other interests

Please give the name(s) and address(es) of additional interests (such as bank, mortgagees, lessor, etc.) to be noted in the policy and the nature of their interest.

Name :

Name :

Address :

Address :

Postcode :

Postcode :

Telephone No. Day :

Telephone No. Day :

1 Nature of interest :

Nature of interest :

Policy cover details

6. i Year of build for the buildings to be insured
 ii Date upon which the insurance is to commence
 iii Renewal date required if different

Y		
D	M	Y
D	M	Y

Property damage section

7. Do you require cover under this section?

Yes No

If yes we will provide cover for all of insured events 1-15 described in the policy overview. Please provide the details requested in question 8.

Cover for accidental damage on all your buildings and contents (insured event 16) is optional. Please see question 8 ix.

8. Sums to be insured, parts i – vi

Please complete for the main church premises. If you wish to include other property, e.g. your church hall, in this policy, please give details in part viii overleaf.

- i Buildings – The buildings at the premises built of brick, stone or concrete and roofed with slates, tiles, concrete, metal or slabs composed of incombustible material unless otherwise advised to us. Buildings includes it's permanent fixtures and fittings, fixed heating and lighting installations, windows (including coloured, painted, engraved or stained glass windows), car parks, solar panels, wind turbines, satellite television receiving equipment, television or radio aerials, aerial fittings or masts, external fuel storage tanks, small outbuildings and lychgates irrespective of their construction, boundary walls, fences, gates, notice boards, paths, drives and paved areas and, so far as they are regarded as immoveable, integral fittings and fixtures of the building, fonts, pulpits, panelling, screens and pews all belonging to you or for which you have accepted legal responsibility.

Building sum insured : £

The sum to be insured should represent the full cost of rebuilding including architects', surveyors', consulting engineers' and legal fees, the costs of debris removal and of meeting Public Authority requirements, and an allowance for VAT if appropriate.

- ii Contents – including furniture, furnishings, consumable goods, and other movable contents including fonts, pulpits, panelling, screens, pews and all other contents.

£

- iii Pipe organ – including its machinery.

£

- iv Musical instruments – including pianos and portable organs.

£

- v Audio, video, hi-fi, public address systems and computer equipment.

£

- vi External fuel storage tanks.

£

Contents of fuel storage tanks.

£

Total £

If you have an external fuel storage tank we would expect this to be locked at all times and protected from spillage by being either double skinned or surrounded by a bund wall of a size sufficient to contain the contents of the tank. The tank should be regularly inspected and maintained to prevent spillage.



Property damage section (continued)

Please list each item included in the amount stated in 8 iv and 8 v on page 2 with a value exceeding £1,500:

Musical instruments, pianos and portable organs	Value (£)

Audio, video, hi-fi, PA systems, computers	Value (£)

Cover is automatically given for individual sculptures, monuments, pictures and other valuable items within the building up to £5,000 each. Please list any item included in the amount stated in 8 ii with a value exceeding £5,000:

Description	Value (£)

- vii Rent – if you pay or receive rent for any part of the property you may have a contract which provides for rent to continue even if the property is unfit for use following insured damage. If you wish to insure rent, please supply the following information:

rent payable / receivable	(delete as appropriate)
Annual amount involved	£
Maximum period it is payable / receivable	Months

The period should represent the maximum time likely to be taken to make the property fit for re-occupation following insured damage.

- viii Other property – there may be other buildings or contents which you wish to insure under this policy, e.g. your church hall. If so, please give full details:

Description	Construction	Use	Sum Insured (£)

- ix Accidental damage – (insured event 16) – do you wish to insure against accidental damage?

a Buildings	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b Contents	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Act of terrorism

9. We can arrange cover for your property against damage arising from an act of terrorism.

Do you want us to provide a quotation for act of terrorism?

Yes No

Terrorism cover may be required under the terms of a lease.

Boiler and plant section

10. Do you require cover under this section?

Yes No

If yes, please describe, the boilers and electrical or mechanical plant, along with the sums to be insured:

Description	Sum Insured (£)

Extended cover for special items

11. Do you require cover under this section?

Yes No

This section provides "all risks" cover for specified items anywhere in the world.

If you require cover please list the items:

Description	Sum Insured (£)

Loss of income

12. Income is the money paid to you from all sources including but not restricted to church collections, donations, rent and fundraising activities.

The standard cover for loss of income and additional expenditure is up to £75,000 over a 24 month indemnity period.

If you would like us to quote for increased limits please give details:

Liability

13. What public liability limit do you require? Up to £5,000,000 ***This is included as standard***
Up to £10,000,000 ***An additional premium will apply***
14. What trustees' and officers' indemnity limit do you require? Up to £100,000 ***This is included as standard***
Up to £250,000 ***An additional premium will apply***

General questions

If there is insufficient space in any of the boxes below, please make a note under additional information on page 9.

15. Are the buildings as defined in 8 i to be insured:
- i constructed solely of brick, stone or concrete and roofed with pitched slates, tiles, concrete, metal or slabs of incombustible materials? Yes No
If no, please provide details of the buildings construction:
- ii all in a good state of repair? Yes No
If no, please provide details:
- iii unusually exposed to damage by storm, flood or inundation from the sea because of their location? Yes No
If yes, please provide details:
- iv on a site which has suffered from flooding at any time in the last 10 years? Yes No
If yes, please provide details including date and extent of damage suffered:
- v unoccupied and not in use for any purpose? Yes No
If yes, please provide details:
- vi heated solely by fixed heating appliances fuelled by electric or gas from a mains supply or fuelled by oil supplied from an external tank? Yes No
If no, please provide details:
- vii constructed using any non-ferrous metals? Yes No
If yes, please provide details. Include an approximate value for this part of the construction and details of protection in place:

General questions (continued)

viii protected with a fire and/or intruder alarm?

Yes No

If yes, please provide details and attach a copy of the specification(s):

16. Are the premises wholly and entirely occupied by you for normal church activities at least once per week?

Yes No

If no, please provide details of how often the premises are used:

17. Are the premises used:

i solely for normal church activities and not for any business or commercial purpose?

Yes No

ii for any form of community activity, food bank, outreach, shelter or accommodation either solely by you or in conjunction with other churches or other organisations?

Yes No

If your premises are used for business purposes or community activities, please provide details:

18. i Do you hire out, loan or lend any parts of the premises to any organisation or persons who are not directly connected with your church business or activities?

Yes No

If yes, please provide details of any organisations which participate in activities that may present a higher risk of damage to your premises:

ii Do you ensure that organisations have their own liability insurance in force?

Yes No

If no, please provide details:

19. Do the following, or any part of them, have a national or local listing or planning requirement which could mean that the building must be reinstated in its original, or substantially the same, form in the event of damage?

i buildings

Yes No

ii fixed organ

Yes No

iii other

Yes No

If you have answered yes to any of the above, please provide details of the listing or planning requirement in force:

20. Do you or any of your employees, authorised officials or workers, in connection with church activities:

i participate in any hazardous activities?

Yes No

ii participate in any other similar activities?

Yes No

If you have answered yes to either of the above or are unsure whether an activity is hazardous, please provide details.



General questions (continued)

21. Have any of the premises occupied or to be insured under this proposal suffered from flooding at any time?

Yes No

If yes, please provide details including date and extent of damage suffered:

22. Do you have documented child and vulnerable adult protection policies in force?

Yes No

If no, please detail reasons and/or other safety measures undertaken by the church.

23. No claims discount

Have you previously insured for the cover requested in this proposal?

Yes No

If yes, please state:

Name of previous insurer(s):

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Policy no./reference no.:

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Renewal date(s):

D	M	Y
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The number of claim free years held:

	years
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24. Claims

For any of the risks to be insured under this policy, has there been any loss, damage, injury or liability incurred during the last five years at these or any other premises, whether insured or not?

Yes No

If yes, please provide details including the cause and date occurred:

25. Previous insurance

Have you or any church official ever been refused insurance or had any special terms, restrictions or conditions imposed by any insurer in connection with any of the risks to be insured under this policy?

Yes No

If yes, please provide details:

26. Criminal offences

Have you or any church official ever been convicted of (or charged with but not yet tried for) a criminal offence other than a driving offence or received an official police caution?

Yes No

If yes, please provide details:

Your duty of fair representation

27. Do you know of any other facts or circumstances which might reasonably be seen to have an influence upon the underwriter in deciding whether or not to accept the risk proposed or the rating or terms of acceptance?

Yes

No

If yes, please provide details:

It is essential that you provide us with a fair presentation of the risks we are accepting when applying for cover. It is also important that you advise your intermediary or the church department of any changes which occur during the period of insurance which may alter information provided. If you are in doubt as to whether you need to disclose information to us then this should be declared. This means you may need to make enquiries with all church officials and advisers to ensure that you have declared all necessary information.

Long Term Undertaking

In consideration of the underwriter agreeing to allow a discount off the premium, I/We hereby undertake from:

D

M

Y

to offer annually for three/five years (delete as appropriate) the insurance on the terms and conditions in force at the expiry of each period of insurance and to pay the premium in advance (or with our agreement) it being understood that:

- i we shall be under no obligation to accept an offer made in accordance with this undertaking,
- ii the sums insured may be reduced at any time to correspond with any reduction in value.

This undertaking shall apply to any policy or policies which may be issued by us in substitution for an existing policy and the same discount shall be allowed off the premium for any such substitute policy.

Name :

Position :

Name :

Position :

Signature(s) :

Date :



Important notice

Your responsibility

Please ensure that the answers you have given are accurate. Failure to answer all questions honestly and to the best of your knowledge may result in the wrong terms being quoted, claims being rejected or claim settlement being reduced. In some circumstances your policy may become invalid.

It is your responsibility to make sure that the sums insured and indemnity limits are sufficient. If not any claim payment made may be reduced in proportion to the amount of the underinsurance.

You are advised to keep a record of all information, including copies of letters supplied for the purpose of entering into the contract. A full policy wording is available on request.

Data protection and how we use your information

The underwriters and Integra Insurance Solutions Ltd. use information provided by you to set up a general insurance quotation. We will keep information about you confidential and take appropriate security measures to safeguard all data supplied to us whether personal or non-personal. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation.

For further information on data protection see www.ico.gov.uk or call 0303 123 1113

For the purpose of providing a quotation, administering your insurance policy and any claims made against the policy, we will from time to time share your personal information with relevant third parties such as loss adjusters, lawyers, fraud prevention and credit reference agencies as well as organisations which have a specific role laid out in law where we are permitted to disclose your personal information to them. We will never share your personal information, unless required to do so by law, without the appropriate and necessary care and safeguards being in place.

For further information on our privacy policy please go to <https://www.congregational.co.uk/privacy-policy.php>

Declaration

I/We the undersigned declare that to the best of my/our knowledge and belief the information given in this proposal and declaration, which I/we have read through and checked, is complete and true.

I am/We are willing to accept the insurance policy underwritten by HDI Global Specialty SE UK Branch and administered by Integra Insurance Solutions Ltd, subject to its terms and conditions.

Name :	<input type="text"/>	Position :	<input type="text"/>
Name :	<input type="text"/>	Position :	<input type="text"/>
Signature(s) :	<input type="text"/>	Date :	<input type="text"/>

Additional information

Please use this space for additional information. If there is insufficient room, please continue on a separate piece of paper.

Credit agreement

Please note that by signing this agreement you accept the terms and conditions of the Integra premium by instalment plan.

Unincorporated associations will qualify providing:

1. signatories are aged 18 or over and resident in the UK;
2. the insurance is an annual policy with a premium of at least £75;
3. your organisation has a current account at a bank. Most building society current accounts are also acceptable.

Name in full (BLOCK CAPITALS ONLY)

Postal address

Postcode:

Policy number (if known)

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974. SIGN IT ONLY IF YOU WANT TO BE BOUND BY ITS TERMS. You can pay in 12 monthly instalments (6% administration charge, 11.4%APR)

Signature of applicant(s)

Date of signature(s)

Signed for and on behalf of Integra Insurance Solutions Ltd.



Carlo Cavaliere, Strategic Director

Instruction to your bank or building society to pay by Direct Debit



Please complete the form and send to: Integra Insurance Solutions Ltd., Currer House, Currer Street, Bradford BD1 5BA

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
<input type="text"/>	
<input type="text"/>	
Postcode	

Service user number

2	5	4	6	2	2
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Reference (for office use only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Instruction to your bank or building society

Please pay Integra Insurance Solutions Ltd. Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Integra Insurance Solutions Ltd. and, if so, details will be passed electronically to our bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

The Direct Debit guarantee



This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, Integra Insurance Solutions Ltd. will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Integra Insurance Solutions Ltd. to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Integra Insurance Solutions Ltd. or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Integra Insurance Solutions Ltd. asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Church Choice



Congregational

Congregational is a trading name of Integra Insurance Solutions Ltd.
Registered Office: Curren House, Curren 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.