

Overview



# Manse Choice

Insurance for church owned  
residential properties



## Manse choice

A manse choice policy is an annual insurance contract specifically designed to provide insurance cover for church owned residential properties and where required, contents belonging to the church. Cover is extended to include public liability. Possessions owned by the occupier will require a separate insurance policy.

This overview highlights the main features and benefits of the policy. It summarises the cover provided and any limits that apply. 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 church related insurance cover and 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

Manse 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 applying, please contact your broker, intermediary or the church department:

### Church department

✉ [church@congregational.co.uk](mailto: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, Currer House, Currer 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 the church department 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 are provided in the manse policy booklet, schedule and endorsements. Your schedule will show the level of cover you have chosen.

## Property damage

Provides cover for your residential property and church owned contents against loss or damage caused by any of the following insured events for the sums insured shown in your schedule.

### Included as standard:

- ✓ Fire, lightning, explosion, earthquake
- ✓ Aircraft
- ✓ Impact
- ✓ Storm
- ✓ Flood
- ✓ Escape of water from tanks and pipes
- ✓ Freezing of water in fixed water and heating system
- ✓ Escape of oil from a fixed heating system
- ✓ Falling trees or branches
- ✓ Breakage or collapse of television aerials or masts
- ✓ Riot and civil commotion
- ✓ Malicious damage
- ✓ Theft or attempted theft
- ✓ Accidental breakage of glass and sanitary fittings
- ✓ Subsidence
- ✓ Alternative accommodation (up to 20% of buildings sum insured)

### Optional extension: Accidental damage

Unexpected and unintended damage caused by sudden and external means. This provides cover up to the buildings sum insured and or contents sum insured if shown as operative in your schedule.

### Cover also includes the following standard extensions:

Cover	Description of cover	Limits
Lost or stolen keys	Replacement of locks following lost or stolen keys	£1,000 any one claim
Service pipes and cables	Accidental damage to service pipes and cables serving the insured property insofar as you are responsible for the cost of repair	Buildings sum insured
Damage by the emergency services	Damage to any part of the property including its grounds caused by the emergency services	£5,000 any one claim
Tracing and accessing leaks	The cost of locating the source of water or oil escaping from fixed tanks, apparatus or pipes	£5,000 any one period of insurance
Contracting buyer	When you have contracted to sell the premises the purchaser will have the benefit of cover under the terms of this section in respect of damage occurring between the period of exchange of contracts and the completion of the sale of the premises	Buildings sum insured
Building works	Subject to our agreement, cover is provided against damage whilst your buildings are undergoing alteration, extension or repair	The value of any such building contract
Public liability	Provides cover against damages, costs and expenses for which you are legally liable, in connection with your ownership of the premises.	£5,000,000 limit of indemnity any one event plus legal costs and expenses

### Cover does not include:

- ✗ The standard policy excess and any increased amount you have agreed to pay.
- ✗ Wilful deliberate or malicious acts by you or anyone occupying the premises with your permission.
- ✗ Damage caused as a result of or arising from wear and tear and damage occurring over a period of time including rot, fungus, vermin or any gradual cause.
- ✗ War and terrorism.
- ✗ Damage to your property caused by pollution or contamination unless that arises from any insured event or an insured event which arises from pollution or contamination.
- ✗ Liability for pollution or contamination and for the consequence of exposure to asbestos.



## Property damage

### Restrictions on cover include:

- ◆ If the buildings are unoccupied (untenanted or unfurnished) for more than 30 days you will not be fully covered.
- ◆ Damage to fences gates and moveable property in the open by storm or flood.
- ◆ Damage to the buildings caused by a change in the water table level.
- ◆ If the buildings sum insured is inadequate, a claim payment may be reduced proportionately.
- ◆ Accidental Damage, flood and storm damage to paths, paved and other hardstanding areas unless the main building is damaged at the same time by the same cause.
- ◆ Subsidence damage to patios, terraces, hard sports courts, sunken swimming pools, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings and lamp posts unless the main building is damaged at the same time by the same cause.
- ◆ The cost of replacing any undamaged item or part of an item solely because it forms part of a set or suite.
- ◆ If an incident is not reported to the police within 48 hours of the discovery of any damage caused by theft, or malicious damage.

## 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.**

## Emergency and advice helplines

An additional benefit of taking out a policy with Congregational is the after sales help and advice service. This provides policyholders with easy access to a number of helplines for many different types of events and emergencies occurring in the UK. DAS Law Limited provides the following services 24 hours a day, 7 days a week during the period of insurance. Calls are free of charge from a UK landline or mobile phone numbers.

### Manse helplines

Emergency assistance	Telephone number: 0800 1388 112	In the event of an emergency (which may not be insured) affecting your property DAS will contact a suitable contractor or repairer and arrange assistance on your behalf.
Legal advice	Telephone number: 0800 1388 112	Free confidential legal advice given by phone on any general commercial legal problem affecting you under the laws of the member states of the European Union, Isle of Man, Channel Islands, Switzerland and Norway.
Counselling service	Telephone number: 0800 1388 115 <i>(these calls are not recorded)</i>	DAS provides a confidential counselling telephone service available to your employees, including members of their immediate family who permanently live with them.

DAS Law Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Website: [www.daslaw.co.uk](http://www.daslaw.co.uk)

Registered in England and Wales, number 5417859.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

### Glass replacement service

Glass replacement service	Telephone number: 0800 1388 113	The glass replacement service is provided by a third-party supplier. Details will be shown in your schedule. If cover does not apply for damage to glass you are able to use this service but will be responsible for costs incurred.
---------------------------	---------------------------------	---



## Inflation protection

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

## Value added tax (VAT)

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

## Excess

There is no standard excess on the policy except for insured event 15 - subsidence where a standard excess of £1,000 applies. Any excesses that apply will be advised in writing. Premium discounts may be available where you accept higher excesses.

## 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 consecutive claim free year. If a claim is made the discount reduces by two years (10%) per claim.

The amount (%) of discount is shown in your schedule.

Claims free years	0	1	2	3	4	5
Discount	0%	5%	10%	15%	20%	25%

## Your obligations

- Ensure all questions are answered honestly and to the best of your knowledge.
- Inform us of any changes in your circumstances as described in the policy wording.
- Check buildings and/or contents sums insured are adequate and remain so during the lifetime of the policy.
- Keep your property in a good state of repair and undertake regular maintenance.
- You must take all reasonable steps to safeguard against theft, loss, damage, accident or injury and exercise care in the selection of occupants for the insured property.
- Immediately send on to us any writ or summons.
- Provide all evidence and information to us that may be reasonably required when making a claim.
- Do not dispose of any damaged property relating to a claim as it may be necessary for it to be inspected.



## 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., 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)

## 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

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 700 700  
✉ claims@congregational.co.uk

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



# Overview



# Manse 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.