



PROPOSAL FORM

church choice

insurance for your place of worship



Congregational



Congregational

CHURCH CHOICE

We welcome you as a prospective Church Choice policyholder. Below you will find a brief summary of cover. This is followed by the proposal form itself and, on the last page, an application form for payment by instalments.

SUMMARY OF COVER

Church Choice is an insurance policy specifically designed with your needs in mind. Congregational & General Insurance plc has used over 100 years experience to develop a policy which offers a wide range of cover at a competitive price. When you effect a Church Choice policy you automatically receive a wide range of benefits including the services of our Survey Team which, in addition to providing advice on security, fire and general safety precautions, can assist you in the assessment of the insurance value of your buildings.

PROPERTY DAMAGE

Cover for your church buildings and contents against loss or damage caused by :

Insured Event:

1. Fire, lightning, explosion, earthquake
2. Aircraft
3. Impact
4. Storm
5. Flood
6. Escape of water from tanks and pipes
7. Freezing of water in fixed water and heating systems
8. Escape of oil from a fixed heating system
9. Falling trees and branches
10. Breakage or collapse of television aerials
11. Riot and civil commotion
12. Malicious damage
13. Theft or attempted theft
14. Accidental breakage of glass and sanitary fittings
15. Accidental breakage of stained or special glass
16. Accidental Damage

1-15 are standard,

16 is optional.

Additional cover:

- **New contents** – acquired during the period of cover up to £10,000
- **Temporary removal** – of contents insured anywhere in the UK – £1,000 any one claim
- **Personal effects** – of employees, church members and voluntary workers – £500 per person
- **Fund-raising events** – increased cover for prizes and donated goods – £5,000 any one event, £500 any one item
- **Exhibitions** – for property on display anywhere in the UK – £5,000 any one exhibition, £500 any one item
- **Loss of keys** – £1,000 for replacement of locks following loss of keys
- **Freezer and fridge contents** – up to £1,000 any one claim
- **Pipes and cables** – up to £5,000 for accidental damage, if you are responsible, any one period of cover
- **Loss of metered water** – up to £5,000 any one period of cover
- **Loss of Oil** – up to £5,000 any one period of cover
- **Damage** – by the Fire Brigade to the grounds – up to £5,000
- **Musical Instruments** – £5,000 any one claim, £500 any one item anywhere in the UK
- **Bequeathed property** – automatic cover up to £100,000 any one building, £5,000 any other item of property left to the church in a will
- **Office equipment** – used by your church but belonging to church members, employees or voluntary workers – £5,000 any one claim, £2,500 any one item
- **Headstones and monuments** – £1,000 any one period of cover
- **Minor Building Works** – cover is provided for the works and unfixed materials used in connection with small building works in the joint names of you and a contractor – up to £75,000 any one contract (£250 excess each claim).

BUILDINGS VALUATION SERVICE

Accurately assessing the rebuilding costs of churches is a difficult problem. We offer to all our Church Choice policyholders a free buildings valuation service. If you accept our surveyor's recommended sum insured we guarantee that we will not reduce the amount of any claim, as regards the building, for under-insurance.

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 month in line with appropriate indices. No charge is made for increases occurring during the year but 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 you should include VAT to the extent that you may be liable to pay it.

MONEY

Cover includes:

- **Money in transit** – £3,500*
- **Loss of money:**
 - while in the church with, or in the home of, a church official – £3,500*
 - in a locked safe in the church – £3,500*
- **Any other loss** – £350
- **Misappropriation** – loss caused by the dishonesty of church officials and discovered in 60 days - £10,000 (£5,000 per person) any one period of cover.

* These limits are doubled during the period of a fête or fund raising event.

LOSS OF INCOME

Cover includes:

- **Loss of Income**
- **Additional Expenditure**
 - we automatically provide up to £25,000 over a 24 month indemnity period.
 - If your income from all sources exceeds this amount we can increase the cover to the amount you require.

Additional cover:

- **Prevention of Access** – if you lose income because you cannot use your church following damage to nearby property.
- **Failure of telephone, electricity, gas or water supplies**
 - up to £1,000 any one claim.
- **Vermin, infestation and defective drains etc.**
 - if you lose income because your premises are closed by the authorities.
- **Completion of voluntary work** – we will pay for a contractor to finish minor repair etc. works if a volunteer cannot finish the work following injury.

LIABILITIES

LIMIT OF INDEMNITY

- **Employers' Liability – £10,000,000** including legal costs and expenses
- **Public Liability – £5,000,000** plus legal costs and expenses
- **Products Liability – £5,000,000** plus legal costs and expenses
- Extensions: Defective Premises Act, Motor Contingent Liability, Bell-ringers Liability, Indemnity to other Persons, PLUS
- **Publishers' Indemnity** – damages, costs and expenses for libel, slander, infringement of trademark etc. arising from matter contained in your church magazine or other official publications – up to £100,000 any one period of cover.
- **Trustees' and Officers' Indemnity** – damages, costs and expenses for trustees and officers and the church arising from 'wrongful acts' committed by them in their capacity as a trustee or officer of the church – up to £100,000 any one period of cover.
- **Overseas Extension** – cover is extended for church activities overseas, including Products Liability arising from goods supplied by you from the UK to anywhere in the world.
- **Catering Facilities** – cover is extended to include your activities in respect of catering or retail sales at the church.

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.

TABLE OF BENEFITS		
	Ages 5 – 15 (inclusive)	Ages 16 – 75 (inclusive)
Death	£10,000	£10,000
Loss of one or both eyes or one or more limbs	£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

Please note that benefits will not be paid if any injury occurs to an insured person who is taking part in a hazardous activity (see list below). It is impossible to list every activity or sport which may be generally considered to be hazardous and we may refuse to pay benefit if we think that an injury occurred during an insured person "wilfully exposing themselves to needless peril".

If you are in any doubt about any activity which an insured person wants to take part in, please contact us for advice.

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

Cover includes:

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.

- 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 when in defence of civil proceedings being taken under the Data Protection Act 1984, including an award for compensation.
 - Attendance expenses for jury service.
 - Defence of legal rights following civil action for wrongful arrest in respect of an allegation of theft.
- Employment Disputes
 - 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.
- Employment Compensation Awards
 - Compensation awards made in Tribunal in favour of ex-employees, providing proper procedures have been followed and proper advice sought.
- Property Protection
 - Pursuit of your legal rights in civil actions against third parties for their actions which cause, or could cause, damage to your property, including trespass and nuisance.
- Bodily 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 Inland Revenue into your business accounts.

TERRORISM COVER

The Policy provides only limited cover for damage caused by acts of terrorism. If you require cover for your full sums insured, please ask us for a quotation.

ADDITIONAL ENGINEERING INSURANCE

If you require

- Engineering inspection services
- more extensive Engineering cover than that available under the Boilers and Plant cover

please ask for a quotation.

NO CLAIMS BONUS

If you have had 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.

NO CLAIMS BONUS TABLE				
Claims free years	0	1	2	3
Discount	0%	5%	10%	15%

CHURCH HELPLINE

The following services are available to all policyholders 24 hours a day, 365 days a year. If you have an emergency you do not need to reach for a directory. Simply call these telephone numbers and ask for the relevant service. All you pay is the cost of the call.

1. Church Helpline

- (a) Legal Advice – on any general commercial legal problem under the laws of the European Union.
- (b) Emergency Assistance – puts you in touch with reputable trades people in the event of an emergency, eg. burst pipe, failure of electricity.
- (c) Tax Advice – on any general tax problem, complementary to and as a back-up to your own accounting staff and external auditors.

Call 07071 881318

- (d) Counselling – available to you, your ministers, layworkers, youth workers, voluntary workers and employees and members of their immediate family living with them – providing a confidential counselling service over the phone.

Call 07071 881319

- 2. **Glass replacement service** – Broken glass is unsightly and inconvenient. In external doors and windows it also presents a security risk. You can get a quick and efficient replacement service for fixed internal and external glass 24 hours a day, 365 days a year. You can have your insured broken glass replaced at a time suitable to you. This service is completely FREE, the cost is settled between us and the supplier. If your Policy terms require you to pay the first amount of any claim, or if you are VAT registered, you will be invoiced by the supplier direct for these items. (Note: to use any other repairer will not affect your right to claim).

Call 07071 881320

EXCESSES

For most sections a standard excess of £50 will apply. The amount of any excess(es) will be advised with our quotation. 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 5 years, a discount will be allowed off the premium.

INSTALMENTS

Make payment easier by using our 12 month, no deposit, direct debit facility. Any policy with a premium over £75 is eligible. Simply complete the application at the end of this form. Administration charge 6% (APR 13.7%).

INSURANCE PREMIUM TAX

This is added to your premium after all discounts, at a rate set by H.M. Government. This rate may change in future, according to Government requirements.

This is only a broad guide to the cover provided by Church Choice. For further details or a specimen Policy booklet, which contains full details of the cover and the terms, exceptions and conditions applying, please contact our Church Department or your insurance adviser.

CHURCH PROPOSAL FORM

PLEASE COMPLETE IN INK IN BLOCK CAPITALS THROUGHOUT

IMPORTANT NOTICE

You are advised to keep a record (including copy letters) of all information supplied to the Company for the purpose of entering into the contract. A copy of the completed proposal form is available on request for a period of 3 months after its completion. If cover is to apply to more than one set of premises a separate proposal must be completed. No insurance is in force until this proposal has been accepted by the Company and the premium paid. The contract will, unless expressly agreed between the Company and the policyholder, be subject to English Law or Scottish Law for churches located in Scotland. However, English Law will always apply in respect of the cover for Legal Protection. A specimen policy is available on request.

If there is insufficient space in any of the boxes below, please continue on a separate sheet of paper.

INFORMATION ABOUT THE PROPOSER

1. Name of your Church and denomination

Name :

Denomination :

2. Address of your Church

		Postcode :
Telephone No.	Fax No.	E-Mail address :

3. Name and address for correspondence

		Postcode :
Telephone No.	Fax No.	E-Mail 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 :
Tel No.	Tel No.
Nature of interest	Nature of interest

INFORMATION ABOUT THE PROPOSER (Continued)

6. **Date upon which the insurance is to commence**
- Renewal date required if different**

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 summary of cover. Please provide the information requested in Q8. Cover for accidental damage on all your buildings and contents (Insured Event 16) is at your option. Please see Q8. (viii) overleaf.

8. **Sums to be insured, parts (i) – (vi)**

Please complete for the main church premises. If you want to include other property, eg. your church hall, in this Policy, please give details in part (vii).

- i) **Buildings** – including fixtures and fittings, fixed heating and lighting systems, windows, fixed television and radio aerials and satellite television receiving equipment, boundary walls, fences, gates, notice boards, lychgates, outbuildings, paths, drives, paved areas and, if they are permanently fixed as part of the building, fonts, pulpits, panelling, screens and pews.

£

Note : 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 stock, movable fonts, pulpits, panelling, screens, pews, chairs 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.**

£

Total £

BOILER AND PLANT SECTION

9. Do you require cover under this Section?

Yes No

If "Yes" please describe below, along with the sums to be insured, the boilers and electrical or mechanical plant you wish to insure:

Description	Sum Insured (£)

EXTENDED COVER FOR SPECIAL ITEMS

10. Do you require cover under this Section?

Yes No

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

Please list those items for which cover is required:

Description	Sum Insured (£)

TERRORISM

11. Only a limited amount of cover is automatically provided, but we can arrange to cover the whole of your property against damage by fire and explosion arising from terrorist activity.

Do you want us to provide a quotation?

Yes No

Or is cover required (eg. if required by a lease)?

Yes No

GENERAL QUESTIONS

12. Are the buildings (as defined in 8.(i)) to be insured:

(i) constructed solely of brick, stone or concrete and roofed with slates, tiles, concrete, metal or slabs of incombustible construction?

Yes No

(ii) all in a good state of repair?

Yes No

(iii) because of their position unusually exposed to damage by storm, flood or inundation from the sea?

Yes No

(iv) on a site which has suffered from flooding at any time in the last 10 years?

Yes No

(v) unoccupied and not in use for any purpose?

Yes No

13. Are the premises wholly occupied solely by you for normal church activities?

Yes No

14. Are the premises used:

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

Yes No

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

Yes No

15. Do you hire out, loan or lend any parts of the premises to any organisation or persons who do not come under your authority directly in connection with your church business or activities?

Yes No

Do you check that they have in force insurance against their liability to you?

Yes No

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

Yes No

17. Do you or any of your employees, authorised officials or workers, in connection with church activities, participate in any of the hazardous activities listed in the summary of cover (Personal Accident Section)?

Yes No

GENERAL QUESTIONS (Continued)

If you have ticked any of the shaded boxes in Questions 12 to 17 above, please give full details:

18. No Claims Bonus

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

Yes

No

If YES please state:

Name of previous insurer(s):

Policy no./reference no.:

Renewal Date(s):

D

M

Y

The number of years No Claims Bonus being claimed:

years

19. 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

20. 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

LONG TERM UNDERTAKING

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

to offer annually for five years the insurance on the terms and conditions in force at the expiry of each period of insurance and to pay the premium thereon in advance (or by instalments with the Company's agreement) it being understood that:

- (a) the Company shall be under no obligation to accept an offer made in accordance with this undertaking
- (b) 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 the Company 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

Data Protection Act 1998

We use information provided in this form to set up a general insurance policy for your place of worship.

In the event of a claim, we reserve the right to pass any relevant personal information (e.g. name, address, telephone number) to third parties such as Loss Adjusters, Lawyers or other professionals to help assist in the settlement of the claim.

Declaration

I/We the undersigned declare to the best of my/our knowledge and belief that the statements made by me/us or on my/our behalf in connection with this insurance are true and complete. I/We agree to accept the Company's usual form of Policy for this class of business.

Name

Position

Name

Position

Signature(s)

Date

ADDITIONAL INFORMATION

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

Make Congregational & General your choice



Congregational & General Insurance plc

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Congregational is authorised and regulated by the Financial Services Authority, authorisation number 202089

This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

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INVESTOR IN PEOPLE

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