

Your ParishCare Policy Quotation

Produced on **18/01/2024**

THIS QUOTATION SCHEDULE FORMS PART OF YOUR POLICY

Your Policy Details

Start Date:	13/02/2024
Anniversary Date:	13/02/2025
Premium Due	£3,166.44
Inclusive of Insurance Premium Tax	£339.26
Annual Premium	£3,166.44

Your Details

The Policyholder	The Incumbent and Churchwardens for the Time Being and the Parochial Church Council of Ashby-de-la Zouch; Holy Trinity In the Diocese of Leicester
Address	1 Trinity Close, Ashby-De-La-Zouch, Leicestershire, LE65 2GQ

Your Broker

Trinitas Church Insurance Services

Contact Details: 01483 462870
admin@trinitaschurchinsurance.co.uk
trinitaschurchinsurance.co.uk

Address: Blenheim House, 1-2 Bridge Street Guildford GU1 4RY

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ENDORSEMENT – AMENDED CONTRACT OF INSURANCE

The following applies to your policy:

The first part of the Contract of Insurance clause is amended and restated as follows:

The Contract of Insurance

The contract of insurance between you and us consists of the following elements, which must be read together:

- *your policy wording;*
- *the information contained on your “Statement of Fact” document issued by us;*
- *the policy schedule;*
- *any notice issued by us;*
- *any endorsement to your policy; and*
- *the information under the heading “Important Information” which we give you when you take out or renew your policy.*

In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.

The following paragraphs remain unaltered:

- **Important**
- **Breach of Term**
- **Terms not relevant to the actual loss**

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The Policyholder	The Incumbent and Churchwardens for the Time Being and the Parochial Church Council of Ashby-de-la Zouch; Holy Trinity In the Diocese of Leicester
Address	1 Trinity Close, Ashby-De-La-Zouch, Leicestershire, LE65 2GQ
The Business	Church Activities
The Premises Insured 1	Kilwardby Street, Ashby-De-La-Zouch, Leicestershire, LE65 2FR
The Premises Insured 2	Holy Trinity Church Hall, Churchside Walk, Ashby-De-La-Zouch, Leicestershire, LE65 2FG

SUMMARY OF COVER

Asset Protection

Property Damage – All Risks	Insured
Subsidence (Optional Cover)	Not Insured
Terrorism (Optional Cover)	Not Insured
Theft	Insured
Money & Assault	Insured
Officials' Dishonesty	Insured

Income Protection

Consequential Loss	Insured
Subsidence (Optional Cover)	Not Insured
Terrorism (Optional Cover)	Not Insured
Book Debts	Insured

Legal liabilities

Employers Liability	Insured
Public & Products Liability	Insured
Commercial Legal Protection	Insured
Church and Charity Trustees Management Liability	Insured
Errors & Omissions	Insured

Employee Benefits

Personal Accident	Insured
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Property Damage – All Risks and Theft

Location 01:

Address of The Premises Insured: Kilwardby Street, Ashby-De-La-Zouch, Leicestershire, LE65 2FR

Description of The Premises Insured: Anglican Church

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1.	Building(s)	£10,832,300
2.	Contents	£193,700
Total Sum Insured		£11,026,000

Optional Covers

Subsidence	Not Insured
Terrorism	Not Insured

Automatic Increase in Building(s) Sum Insured

The maximum We will pay in respect of item (1) Building(s) is 120% of the Sum Insured stated in The Schedule.

Section Excess

Excess applicable - £250 excluding Subsidence

Additional Clauses - NONE

Additional Conditions

Policy Condition 13 – Index Linking – applies to Item(s) 1 and 2

Endorsements applicable to this section

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Location 02:

Address of The Premises Insured: Holy Trinity Church Hall, Churchside Walk, Ashby-De-La-Zouch, Leicestershire, LE65 2FG

Description of The Premises Insured: Church Hall

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1.	Building(s)	£1
2.	Contents	£10,000
Total Sum Insured		£10,001

Optional Covers

Subsidence	Not Insured
Terrorism	Not Insured

Automatic Increase in Building(s) Sum Insured

The maximum We will pay in respect of item (1) Building(s) is 120% of the Sum Insured stated in The Schedule.

Section Excess

Excess applicable - £250 excluding Subsidence

Additional Clauses - NONE

Additional Conditions

Policy Condition 13 – Index Linking – applies to Item(s) 1 and 2

Endorsements applicable to this section

Money & Assault

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1	Postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money postage, revenue, national insurance and holiday with pay stamps, national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds and franking machine impressions, credit company sales vouchers, luncheon vouchers and trading stamps, VAT invoices	£500,000

The following Items exclude money as described in Item 1

2	Money in	
	(a) Transit or in the personal custody of Your Employees	£5,000
	(b) Private dwelling houses of Your Employees	£5,000
3	Money contained in locked safes outside Business Hours	£5,000
4	Money on The Premises during Business Hours or in a bank night safe	£5,000
5	Any other loss of Money	£500

Assault

<u>Item</u>	<u>Description</u>	<u>Compensation</u>
1	Compensation by Contingency Number	
	(1) Death occurring within 24 months of bodily injury	£10,000
	(2) Loss of Hearing and/or Loss of Sight and/or Loss of Speech occurring within 24 months of bodily injury	£10,000
	(3) Loss of Limb occurring within 24 months of bodily injury	£10,000
	(4) Permanent Total Disablement after 24 months of bodily injury	£10,000
	(5) Temporary Total Disablement within 24 months of bodily injury	£100 per week
	(6) Temporary Partial Disablement within 24 months of bodily injury	£50 per week

Section Excess

Excess applicable - NIL

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE

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Officials' Dishonesty

<u>Item</u>	<u>Description</u> <u>Excess</u>	<u>Limit of Indemnity</u>
1.	Officials' Dishonesty £250 Excess applies	£25,000
2.	Third Party Computer & Funds Transfer Fraud £250 Excess applies	£25,000
3.	(Third Party) Cheque Fraud £250 Excess applies	£25,000

Discovery Period: The period of 24 months commencing on the Termination Date.

The Discovery Period provided under this Extension shall terminate immediately upon the commencement date of any similar insurance policy obtained by You that covers (or but for the existence of this policy would cover) the loss in whole or in part.

IMPORTANT NOTICE

We will not be liable to pay any claim if You have not complied with and operated any one or more of the Controls and Recruitment Due Diligence Procedures which is material to any part of that claim.

Section Excess

Excess applicable - £250

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE

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Consequential Loss

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1	Loss of Income	£100,000
2	Book Debts (automatically included within the Consequential Loss cover)	£10,000
<u>Optional Covers</u>		
	Subsidence	Not Insured
	Terrorism	Not Insured
Maximum Indemnity Period		48 Months

Section Excess

Excess applicable - NIL

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE

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Employers Liability

Limit of Indemnity £10,000,000

Employers Liability certificate is attached. It is recommended that You retain a copy of each Employers Liability Certificate issued to You.

Description of Activities

Church Activities (as defined in the Policy Wording)

Section Excess

Excess applicable - Insured

Public and Products Liability

Limit of Indemnity £10,000,000

Pastoral Care: Insured

Retroactive Date: 14/12/2023

Description of Activities

Church Activities (as defined in the Policy Wording)

Section Excess

Excess applicable - £500 in respect of Third Party Property Damage

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE

Effective From	13/02/2024
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Commercial Legal Protection

Limit of Indemnity - £250,000

Contingencies

Limits of Indemnity – Any One Claim

1A Employment Disputes	£250,000
1B Compensations Awards	£250,000
1C Service Occupancy	£250,000
2 Legal Defence	£250,000
2A Criminal Prosecution	£250,000
2B Data Protection	£250,000
2C Wrongful Arrest	£250,000
2D Employee Civil Legal Defence	£250,000
2E Statutory Notice	£250,000
2F Jury Service	£250,000
3A Property Protection	£250,000
3B Bodily Injury	£250,000
4A Tax Protection or Charity Commission Investigations	£250,000
5 Contract Disputes	£250,000
6 Tenancy Disputes	£250,000
7 Debt Recovery	£250,000

Section Excess

Excess applicable - 10% of costs and expenses for Aspect Enquiries and/or Intervention Enquiries in respect of any one claim

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE

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[Church and Charity Trustees Management Liability](#)

Limit of Indemnity: £250,000

Prior and Pending Litigation Date: Start Date of the Policy

Section Excess

Excess applicable - NIL

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE

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Errors & Omissions

<u>Item</u>	<u>Description</u>	<u>Cover Type</u>	<u>Limit of Indemnity</u>
1.	Civil Liability Any negligent act or omission	Any one Claim or loss, including claimant's costs and expenses and Other Costs in any one Period of Insurance	£500,000
2.	Independent Examiner	Any one Claim or loss and in Total for all Claims and losses, including claimant's costs and expenses and Other Costs in any one Period of Insurance	£25,000
3.	Compensation for Court Attendance	Up to £500 per day subject to a total of £5,000 in any one Period of Insurance	£500 / £5,000
4.	Representation Costs	£5,000 in any one Period of Insurance	£5,000

Section Excess

Excess applicable: £500 each and every claim applicable to expenses and Other Costs.

Additional Clauses - NONE

Additional Conditions - NONE

Retroactive Date: Errors and Omissions: 14/12/2023
Errors and Omissions Independent Examiner: 14/12/2023

Endorsements applicable to this section - NONE

Effective From	13/02/2024
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Group Personal Accident

Insured Persons	Aged 3 Years to 15 Years
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Cover	Sum Insured
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Death	£5,000
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Capital Benefits	£10,000
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Temporary Total Disablement	£10 per week
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Benefit Period	104 Weeks
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Deferment Period	Nil
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Insured Persons	Aged 16 Years to 80 Years
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Cover	Sum Insured
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Death	£10,000
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Capital Benefits	£10,000
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Temporary Total Disablement	£100 per week
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Benefit Period	104 Weeks
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Deferment Period	Nil
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Section Excess

Excess applicable - NIL

Additional Clauses - NONE

Additional Conditions - NONE

Endorsements applicable to this section - NONE