

Church choice renewal debit note

Vale Commercial Insurance Services
8 Cooper Street
Bideford
Devon
EX39 2DA

Debit note details

The insured: East Worlington Parish Hall
Policy number: RC01010330/02
Date of issue: 12 January 2022
Effective date: 5 February 2022
Renewal premium: £1,151.38 including £123.36 insurance premium tax
The premium is net of any discounts shown on the schedule.

Intermediary: Vale Commercial Insurance Services
Account reference: ICH0228

Payment details

Please detach the payment counterfoil below and return it to Vale Commercial Insurance Services along with your payment for the amount shown.

If you wish to pay by debit or credit card or would like to request an instalment form, please contact Integra immediately on 01274 700 700.

Payment counterfoil – please detach and return

The Insured: East Worlington Parish Hall
Policy number: RC01010330/02
Date of issue: 12 January 2022 **Effective date:** 5 February 2022
Renewal premium: £1,151.38
Transaction type: renewal

Please tick appropriate box.

- I enclose my payment of **£1,151.38** made payable to Vale Commercial Insurance Services
- I wish to take advantage of the instalment plan, please send an application form.

Church choice renewal schedule

Policy number: RC01010330/02

This schedule shows the sums insured and the cover you have chosen. It forms part of the legal contract you have made with HDI Global Specialty SE UK Branch and should be read in conjunction with your policy booklet to determine the extent of your cover. Please refer to the important information and the important notice attached to this schedule.

The insured details

The insured: East Worlington Parish Hall

Risk address 1: East Worlington, Crediton, Devon, EX17 4TS

Postal address: Mr Steve Baber, Pheasants Walk, West Worlington, Crediton, Devon, EX17 4TT

Policy details

Period of cover: 5 February 2022 at 00.00hrs to 4 February 2023 at 23.59hrs

Date of issue: 12 January 2022

Reason for issue: renewal

Renewal premium: £1,151.38 including £123.36 insurance premium tax

Discounts applied: no claims discount: 15%
long term undertaking: 25%

Retroactive date: 5 February 2000 (applicable to section 5 extensions 6 and 9)

Long term undertaking(LTU): This policy is subject to a long term undertaking, please refer to the important information forming part of this schedule.

LTU Expiry date: 4 February 2025 at 23.59hrs

This schedule must be read in conjunction with your policy booklet. Each number listed in this schedule corresponds to a policy section, an operative insured event, special condition or clause, details of which can be found in the policy booklet. If a number is not listed it is not operative. Any additions or amendments to the special conditions or clauses listed in the policy booklet will be described along with any memoranda.

Please refer to your policy booklet for full details of definitions, terms, cover, extensions and exclusions.

Cover

Section

1a	property damage	operative
1b	boilers and plant	not operative
2	extended cover	not operative
3	money	operative
4	loss of income	operative
5	liabilities	operative
6	personal accident	operative
7	legal protection	operative

Policy endorsement:

The following is added to the definitions: As agreed between you and us, the building of the hall is of cob construction with a thatched roof.

Section 3 – money

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Insured Event	Limit
Any loss of money:	
1 i in the premises not in a safe but in the custody and presence of your church officials;	£3,500* any one loss
ii in a locked safe in the premises;	£3,500* any one loss
iii in transit directly from the premises to a bank or to the home of a church official, or in transit directly from a bank or from the home of a church official to the premises;	£3,500* any one loss
iv in the home of a church official or in a bank night safe until the bank have accepted responsibility;	£3,500* any one loss
v in any other circumstances.	£500 any one loss
2 Misappropriation, deception or false accounting by church officials discovered within 60 days of the occurrence.	£10,000 any one period of insurance in total £5,000 any one period of insurance in respect of any one person

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

Excess: Nil

Special conditions: 1,2,3,4

Memorandum None

Section 4 – loss of income

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Item	limit
Loss of income	£75,000

Excess: Nil

Memorandum: None

Section 5 – liabilities

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Item	limit of indemnity
1 employers liability	£10,000,000
2 public liability	£5,000,000
3 products liability	£5,000,000
Extensions	limit of indemnity
6 publishers' indemnity	£100,000
9 trustees' and officers' indemnity	£100,000
Extensions	operative extensions
	1,2,3,4,5,6,7,8,9
Exclusions:	operative exclusions
	1,2,3,4,5
Memorandum:	None

Section 6 – personal accident

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Table of benefits

	Ages 5-15 years	16 – 80 years
Accidental bodily injury resulting in:		
Death	£10,000	£10,000
Loss of sight	£10,000	£10,000
Loss of limb	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement (per week)	£10	£100
Memorandum:	None	

Section 7 – legal protection

This section is underwritten by DAS Legal Expenses Insurance Company Ltd.

Policy cover and limits

Please refer to your policy booklet for full details of definitions, terms, cover and exclusions.

Insured event	Limit of indemnity
Legal expenses	£250,000
Compensation awards	£1,000,000

Important information

Fair representation

It is your responsibility to make a fair representation of the information required by us to provide insurance under this policy. If there are any changes in circumstances that may increase the risk of damage, injury or liability this information must be notified immediately to Vale Commercial Insurance Services.

Failure to make a fair representation of information may affect the validity of your policy on the terms offered and may affect the settlement of a claim. In some circumstances your policy may become invalid.

Such changes may include (but would not be restricted to) closure or change of use of the premises (including vacation or partial vacation), structural alterations or repairs and changes to your activities. If you have any doubts as to what should be notified, please contact Vale Commercial Insurance Services.

You must keep a record of all information including letters, supplied to us for the purpose of this contract of insurance.

For further details, refer to condition 6 of your policy booklet.

Long term undertaking (LTU)

In the event of you not complying with the LTU applicable to this policy and referred to in the policy document, please note that you will be required to refund to us the amount of any discount allowed since the inception of the undertaking in addition to any reasonable administration fee. For further details on the LTU please refer to pages 9 and 13 of your policy booklet.

The standard discount for a LTU of 5 years is 25% per year.

The standard discount for a LTU of 3 years is 15% per year.

For LTUs of any other period please contact us for details of the discount applicable.

Intermediary details

Intermediary	Vale Commercial Insurance Services
Address	8 Cooper Street, Bideford, Devon, EX39 2DA
Telephone	01237 429904

Emergency helpline and assistance

0800 1388 114	Emergency assistance, legal advice, tax advice service
0800 1388 115	Counselling helpline
0800 1388 116	Glass replacement service

Full details of these helplines are shown in the policy booklet.

www.spow.co.uk	Our online specialist guide to health and safety, security measures, prevention and legal requirements.
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Data protection

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 policy. 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.org.uk or call 0303 123 1113

For the purpose of 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>

Important notice

Name and Regulator details of the administrator

Congregational is a trading name of Integra Insurance Solutions Ltd.

Integra Insurance Solutions Ltd. Authorised and regulated by the Financial Conduct Authority.

Financial Services Register No. 495111.

Name and Regulator details of the underwriter

The name and regulator details of the underwriter 'HDI Global Specialty SE UK Branch' is:

HDI Global Specialty SE UK Branch.

Branch Office: 10 Fenchurch Street, London EC3M 3BE

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany

Registered in Germany No. HRB 211924

Authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. (FRN: 659331).

Congregational is a trading name of Integra Insurance Solutions Ltd.

Registered office: Currer House, Currer Street, Bradford, West Yorkshire, BD1 5BA

Registered in England and Wales. Registered number 06760260

Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111.

Vale Commercial Insurance Services

Terms of Business Agreement

This document details the terms of business this company operates and provides disclosure information required by the Financial Conduct Authority

Financial Conduct Authority

From the 1st April 2013 the Financial Conduct Authority regulates financial services.

Vale Commercial Insurance Services is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 300642. You can check our status on the financial services register on the FCA website or by contacting the FCA on 0800 111 6768. Our permitted business includes advising, arranging, dealing in and assisting with the placing and administration of all types of General Insurance policies

Confidentiality and Data Protection

We will treat all your personal information as private and confidential to us and anyone else involved in the normal course of arranging and administering your insurance, even when you are no longer a customer. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. We may use information we hold about you to provide information to you about other products and services, which we feel may be appropriate to you. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please write to us at our usual office address.

Our service

We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. Our services include: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; helping you with any ongoing changes you have to make. As part of our service, we will assist you with any claim you need to make and tell you what your responsibilities are in relation to making claims.

If you mislay your policy at any time, we will issue a replacement policy document, if you request it.

Whose products we offer

We usually offer advice from a range of insurers representing a fair analysis of the market. However, under certain circumstances we may only deal with a limited panel or single insurer. For each individual policy we provide, we will confirm the basis of our advice.

The service we will provide you with

We will advise and make a recommendation for you after we have assessed your demands and needs. Our advice will be confirmed in a demands and needs and suitability statement, giving reasons for our recommendation. In respect of Legal Expenses/Motor Breakdown policies you will not receive advice or a recommendation from us and you will then need to make your own choice about how to proceed.

What you will pay for our services

We usually receive a commission from the insurer with whom we place your business. We may receive commission for arranging finance agreements for the payment of premiums and we may also receive commission or fees for passing introductions to other professionals. In addition, we may make the following charges to cover the administration of your insurance: New Business £35, Renewals £25, Mid Term Adjustments £25, Lost Certificates £25, Unpaid cheques £25. Where the nature or the complexity of arranging or amending policies necessitates fees in excess of the amounts stated, the level of fee to be charged will be disclosed separately. Mid-term cancellations and other refunds are refunded NET of commission.

Consumer policies cancelled during the 'Right to Cancel' period will be subject to an administration charge of £25 in addition to the premium charged by the insurer for the period of cover provided.

Occasionally we may arrange a policy on which we earn no commission (a 'net-premium policy') and in these cases we will advise you of the arrangement fee before you take the policy out. Specific charges, which apply to individual policies, will be advised to you prior to the commencement of each contract applicable to that policy. **The specific charge and purpose of any additional charges will always be advised to you in advance.**

Prior to the conclusion of each insurance contract, or upon renewal, we will remind commercial policyholders of their right to be advised of the level of commission which we receive from underwriters. You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

What to do if you have a complaint

Our aim is to provide a first class service. However, if you wish to register a complaint, please contact us **by writing** to Richard Boshier, Vale Commercial Insurance Services, 8 Cooper Street, Bideford, North Devon, EX39 2DA, **by phone** 01237 429904. richard@vcis.co.uk.

We will provide you with a copy of our full complaints procedure and respond to you promptly, and always within five working days. We will aim to make a final response to you within eight weeks, or keep you informed as to why this is not possible. In the event that your complaint relates to activities or services provided by another party, we will ensure

Vale Commercial Insurance Services

Terms of Business Agreement

that your complaint is appropriately forwarded in writing, and will track the progress of the complaint and responses of that party.

After our final response has been issued, if you still cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service for an independent assessment and opinion.

The FOS Consumer Helpline is on 08000 234567 and their address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Your Right to Cancel (Applicable to Consumers Only)

You have a legal right to cancel your policy for any reason, subject to no claims having occurred, within 14 days of receiving the full terms & conditions. You will always be advised where this right applies. A charge will apply for the period of cover provided and, in addition, we make an administration charge as detailed above.

If you wish to cancel a policy you must advise us in writing, prior to expiry of the 14-day cancellation period, to our usual office address.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information are available from the FSCS. The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms, such as ourselves. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent.

Insurance advising and arranging is covered for 90% of the claim, without an upper limit. For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Payment Options

We accept payment by cash or cheque. You may be able to spread your payments through insurers' instalment schemes or a credit scheme, which we have arranged with an established insurance premium finance provider. We will give you full information about your payment options and the appropriate finance agreement when we discuss your insurance in detail.

Please Note: Your policy cover will cease if you fail to keep up payments on an instalment agreement or premium finance facility related to it.

Information on how we treat payments you make to us

Under the terms of our agreements with the insurance companies with whom we place business, we normally receive premiums you pay to us as agent of the insurer. All insurance premiums you pay to us are protected in a Statutory Trust Client Account until we pay insurers. In certain circumstances you may have the additional protection of insurance companies accepting that monies paid to us are treated as being received by them (Risk Transfer). Please ask for details. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance. In arranging your insurance we may employ the services of other intermediaries who are regulated by the FCA and your premium may be passed to these intermediaries for payment to insurers.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract.

Applicable Law

This Terms of Business is subject to English Law and the jurisdiction of the English Courts.

Your Duty to Give Information

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance.

It is important that you ensure that all statements you make on proposal forms, statements of fact, claim forms and other documents are full and accurate.

Please note that if you fail to disclose any information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid.