



Church choice renewal schedule

Policy number: RC01010330/03

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 Jon Houghton, Rock Cottage, Drayford, Crediton, Devon, EX17 4SL

Policy details

Period of cover: 5 February 2024 at 00.00hrs to 4 February 2025 at 23.59hrs
Date of issue: 7 December 2023
Reason for issue: renewal
Renewal premium: £1,428.34 including £153.04 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 1a – property damage

Policy cover and limits

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

Risk 1	V	Sum Insured
1. Buildings of the Parish Hall	V	£695,150
2 Contents in the Parish Hall		£22,088
<i>Any valuable items including sculptures, monuments or pictures with a value exceeding £5,000 are specified below:</i>		
3. Organ		not insured
4. Accidental breakage of all glass (provided Insured Event 15 is shown as operative)		
5. Rent payable / receivable		not insured
Total sum insured:		£717,238

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 1	operative insured events 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16
Excess:	Nil
Special conditions:	operative special conditions None
Clauses:	operative clauses 1,2,3,4,5,6,7,9,10,11,12,13
Memorandum:	None
Interested Party:	None

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 10 and 15 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.
Registered Office: 20 Gracechurch St, London, EC3V 0BG
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).

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