



**CONNECT**

## **CHURCH FELLOWSHIP INSURANCE**

Insurance for churches meeting  
in hired or rented premises

## Church Fellowship Insurance is especially designed for the needs of churches who meet in hired or rented premises and takes into account the wide range of activities in which they are involved.

### Cover for Church Fellowship

Insurance is underwritten by Ansvar Insurance Company Limited. The Legal Expenses section of the policy is administered by DAS Legal Expenses Insurance Company Limited.

If the church is the sole occupier of the premises then Ansvar's Church Connect policy is more appropriate.

This summary outlines the main features and exclusions of Ansvar's Church Fellowship Insurance policy - it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. We have also included additional information that may be of help to you.

You may add optional sections of cover for All Risks and Office Contents. Terrorism cover for property damage is also available (not in Northern Ireland).

### Why Ansvar

Ansvar is a leading general insurance company specialising in insuring non-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments. In addition, we commit a portion of profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 40 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

## Church Fellowship

### Discounts

- One year No Claims Discount

### Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government.

### Instalments

For a small additional charge, the premium can be paid in monthly instalments by Direct Debit. A Direct Debit form and Credit Agreement will need to be completed and we will make the necessary arrangements with your bank or building society. We will issue you with an agreement regulated by the Consumer Credit Act.

### 24 Hour Helplines

Provided by DAS Legal Expenses Insurance Company Ltd and available 24 hours a day, 365 days a year to assist at times of need or emergency:

- Counselling
- Emergency Assistance
- Emergency Glass Replacement
- Eurolaw Legal Advice
- Tax Advice

### Index-linking

Each month the sums insured for All Risks and Office Contents sections of cover are automatically increased in line with our index-linking tables.

### Calculating Sums Insured

The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed to ensure that they remain sufficient.

When calculating sums insured, include VAT to the extent that you may be liable to pay it. If the sums insured are not sufficient then claim payments may be reduced.

### Office Contents and All Risks

The cost of replacement as new (in the event of a claim for clothing, a deduction is made for wear and tear).

### Loss of Income (including Extra Expenses)

- Loss of Income - reduction in annual gross income e.g. service collections.
- Extra Expenses - additional costs you will incur during the period needed in trying to minimise the loss (including the cost of removal to temporary premises, increased rent/rates/salaries).

If the period needed for the church to return to normal operation (the indemnity period) is more than 24 months, the sum insured must be increased proportionately to reflect the extra time. An allowance for any inflationary trends and any expansion should be included.

## Church Fellowship

<b>Policy Cover</b>		
Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions		
In most instances, for property damage losses the first amount of any claim is not covered (known as a policy excess).		
<b>COVER</b>	<b>LIMITS</b>	<b>SIGNIFICANT EXCLUSIONS</b>
<b>All Risks (Personal Belongings)</b>		
Damage to members, visitors' or employees' personal belongings while they are attending church activities	Up to £250 any one person	£50 excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
All Risks Extension		
Lock replacement following theft of keys of hired or rented premises	Up to £500	Keys to safes
<b>Employers Liability</b>		
Legal liability for damages, legal costs and expenses as a result of injury to employees (including voluntary workers)	Indemnity limit of £10,000,000 including costs and expenses	
Employers Liability Extensions		
Court attendance expenses	Up to £100 per day for any employee	
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Indemnity to principal and other people		
Unsatisfied court judgements		
<b>Legal Expenses</b>		
Employment compensation awards	Up to £1,000,000 in any one period of insurance	Fines, penalties or damages Compensation (apart from employment disputes)
Employment disputes	Up to £100,000	
Legal defence; defending your and your employees legal rights	Up to £100,000	
Property protection and bodily injury; negotiating for your legal rights		
Service occupancy		
Tax protection: full enquiries; employers compliance and VAT disputes		
Note: You must let DAS know of any problems straight away or cover may not be given if you have tried to deal with matters on your own.		

## Church Fellowship

Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Loss of Income</b>		
<b>Loss of income because of church activities being interrupted or interfered with following damage to:</b> Buildings or contents at the premises Office contents (optional cover) Any other buildings hired or rented for worship	Up to £5,000 for any other buildings hired or rented for worship	Loss of income after the work of the church is discontinued
Loss of Income Extensions		
Bomb scare (excluding Northern Ireland)	Up to £2,500	Closure of less than 4 hours
Denial of access	Up to £1,000	
Failure of public supply	Up to £1,000	
Murder, suicide or disease		
<b>Money</b>		
Cheques and other non-negotiables	£250,000	£50 excess
Cash and other negotiables:		Loss from unattended vehicles
At the home of a church official or with him on the premises, in transit between the church, the bank and his home	£2,500 (automatic increase to £5,000 on up to three special occasions during the year)	
In a locked safe in office insured under Office Contents (optional cover)	£1,000	
Any other circumstances	£300	
Misappropriation by a church official	£5,000 any one person and £10,000 in any one period of insurance	'Misappropriation' not discovered within 60 days of the occurrence
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person	£50 excess
<b>Personal Accident</b>		
Injury to employees, ministers, pastors and voluntary workers (aged 11 to 75 inclusive) arising from accidents while engaged in authorised church activities		Employees and volunteers under 11 or over 75 years old Specified sport and hazardous activities (refer to policy wording for full details)
Death benefit	11 to 15 years £5,000 16 to 75 years £10,000	
Capital sum for loss of limbs, eyes or permanent total disablement	£10,000	
Total and irrecoverable loss of speech or hearing	£10,000	
Temporary total disablement	11 to 15 years £nil per week 16 to 75 years £50 per week up to 104 weeks	

## Church Fellowship

<b>Policy Cover (cont.)</b>		
<b>COVER</b>	<b>LIMITS</b>	<b>SIGNIFICANT EXCLUSIONS</b>
Personal Accident Extension		
Expenses to secure a replacement speaker due to illness or injury	Up to £100 per Sunday and £500 in any one period of insurance	
<b>Public and Products Liability</b>		
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property including liability arising from the sale or supply of goods	Indemnity limit of £5,000,000 including costs and expenses Products liability is limited to £5,000,000 in any one period of insurance	Professional: advice, error, negligence or services Treatment other than first aid Property being worked upon Commercial activities other than fetes, bazaars and similar activities Work abroad (other than temporary visits by employees who are normally resident in the British Isles) Use of mechanically propelled vehicles for which compulsory motor insurance required Use of watercraft and craft designed to travel through air or space Products sold or supplied to the USA or Canada
Public and Products Liability Extensions		
Additional persons insured		Employees and volunteers under 16 or over 70 years old
Consumer Protection Act 1987	Up to £25,000	Fines and penalties
Court attendance expenses	Up to £100 per day for any employee	
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Hired or rented buildings		£250 excess for third party property damage
Indemnity to principal and other people (including member to member cover)		
Motor contingent liability		
Personal liability during visits abroad		

## Church Fellowship

<b>Optional Policy Cover</b>		
The following cover is also available for an extra premium		
<b>COVER</b>	<b>LIMITS</b>	<b>SIGNIFICANT EXCLUSIONS</b>
<b>All Risks</b>		
On specified or unspecified items of church property anywhere in the British Isles or Worldwide		£50 excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
<b>Office Contents</b>		
<p><b>The main events insured against are loss or damage caused by:</b></p> <p>Fire, explosion, lightning or earthquake Smoke Theft or attempted theft involving entry or exit to the premises by force Impact by train, vehicles, animals or aircraft Riot, civil commotion (excluding Northern Ireland) Malicious people or vandals (excluding Northern Ireland) Storm or flood Escape of water from specified installations Escape of oil from any fixed heating installation Falling aerials or satellite dishes including loss or damage to them Falling trees, telegraph poles or lamp posts Accidental damage (optional cover)</p>	<p>Up to £1,500 for pictures and works of art unless otherwise agreed</p> <p>Up to £1,000 in respect of metered water</p>	<p>£50 excess Theft, malicious damage and escape of water damage when premises untenanted, empty or disused Storm, flood or escape of water damage to contents in any basement unless stored at least 15 centimetres above floor level Movable property in the open</p>
<b>Office Contents Extensions</b>		
Accidental breakage of glass and sanitary fittings	No limit Up to £500 for damage to doors and window frames	£50 excess While the office premises are untenanted, empty or disused
Debris removal costs		
Frozen foods (deterioration or putrefaction following breakdown of refrigeration unit)	Up to £500	£50 excess
Ministers', pastors' and employees' books	Up to £2,500	£50 excess

## Church Fellowship

Optional Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Office Contents Extensions (cont.)		
Temporary removal of office contents	Up to £1,000 for cleaning, renovation, repair or in the custody of an employee Up to £1,000 for documents (cost of stationery and other materials) including while in the post	£50 excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
Theft of keys	Up to £1,000	Keys left in office premises outside working hours
NOTE: Other sections of the policy extend to cover the church office if the office contents are insured by the policy		
Terrorism Cover		
For property damage only. This option is not available in Northern Ireland		

## Church Fellowship

### Answers To Some Questions About The Policy

#### How long does the policy provide cover for?

The insurance contract normally runs for a period of 12 months from the inception date shown in the policy schedule.

Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

#### What if you want to cancel the policy?

You may cancel the policy at any point by giving us notice in writing and returning any current certificates of insurance. You will be entitled to a refund of part of your premium, as long as you have not made a claim during the current period of insurance and that there is no Long Term Undertaking in force.

Ansvar also have the right to cancel the policy by giving you 14 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

#### What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvar (office hours 9am to 5pm, Mondays to Fridays). For Legal Expenses claims contact DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

#### What if you have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your insurance advisor or Ansvar. You can make

your complaint in writing or verbally to the General Manager or any manager at:

#### Ansvar Insurance Company Limited

Ansvar House, St. Leonards Road, Eastbourne, East Sussex, BN21 3UR  
Tel: 01323 737541 Fax: 01323 644082  
Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvar Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

#### Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Tel: 020 7964 1000 Fax: 020 7964 1001  
Email: [general.info@financial-ombudsman.org.uk](mailto:general.info@financial-ombudsman.org.uk)

- If you are a business or charity with an annual turnover of less than £1 million, you can ask the Financial Ombudsman Service to review your case.

This complaints procedure does not affect your right to take legal proceedings

### The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event it is likely that the FSCS would consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

- For compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or policy is protected in full followed by 90% of the remainder.

For further information:

#### Financial Services Compensation Scheme

7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN  
[www.fscs.org.uk](http://www.fscs.org.uk)  
Tel: 020 7892 7300



### Ansvar Website

Ansvar has built up considerable expertise regarding identifying and managing the many and varied risks that charities, churches and non-profit organisations encounter in the course of their daily activities. Ansvar policyholders have free access to risk management information regarding:

- Responsibilities to Employees
- Health and Safety
- Trustees and Directors/Officers Liability
- Risk Control and Assessment
- How to Manage a Claim
- Special Events
- Minibuses
- Child Care Policy
- Reducing Risk

Details can be found on our website:  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

Further topics and updates will become available as we develop this information resource.

### The Ansvar Range

#### Connect Policies

- Charity Connect
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Community Groups
- Minibuses (church & charity)
- Special Events
- Trustees Indemnity

Ansvar understands the challenges that churches and charities face today. Connect is designed to be simple to understand, ensuring adequate insurance cover with a wide range of policies for most types of organisation.

#### Commercial Policies

- Business
- Office
- Shop

#### Lifestyle Connect

- Home Connect
- Motor Connect
- Travel Connect

*Please ask your insurance advisor for further details*

Insurance Advisor



Ansvar Insurance Company Limited  
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Registered No. 661060 England

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Member of:  
Association of British Insurers (ABI)  
Financial Ombudsman Service

Ansvar is authorised and regulated  
by the Financial Services Authority.  
Our FSA Register number is 202019.

To check these details on the FSA's Register:  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)  
Tel. 0845 606 1234

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