

# summary of cover

CHURCH INSURANCE



Republic of Ireland

Version 1

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# This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Church Insurance policy.

## The policy will cover

- Your buildings.
- Your contents and personal effects.
- Your consequential losses.
- Your money.
- Your losses following theft by officials.
- Your legal liabilities towards employees, authorised volunteers or members of the public following an accident.
- Legal expenses insurance, to protect your position on a range of legal issues.
- You, your employees or authorised volunteers being unable to work because of an accident.

## In addition

Our Insurance Consultants and Surveyors will be happy to talk to you about the options available if funds are limited.

The Church policy is designed to provide the best cover available. This booklet provides a summary of the main features provided by our standard policy.

To enable you to judge the value of our policy we have mentioned the exclusions that are important for you to know. In a summary of cover, however, it is impossible to list in detail all the terms and conditions that may apply. Our policy booklet is available on request if you would like to check the cover fully.



# Property damage

## Features and benefits

The standard cover under this section is extensive. Unless we agree a more limited arrangement with you, this section covers your buildings and contents against a wide range of insured events such as fire, malicious persons, storm, flood and theft. Subsidence cover is provided for parochial residences.

### Theft

(includes walk-in theft).

### Accidental damage

included as standard, in the premises or in certain circumstances whilst temporarily elsewhere in the Republic of Ireland, UK, Channel Islands and Isle of Man.

### Sums insured

For buildings the sum insured should represent an assessment of the cost, using modern techniques and materials of restoring or repairing the building, or replacing the property with a modern equivalent, including an allowance for fixtures and fittings, heating and lighting installations, windows, boundary walls, fences and gates, outbuildings, extensions, non-recoverable VAT, architects', surveyors' and consulting engineers' fees, the cost of debris removal and of meeting public authority requirements.

Church buildings includes screens, bells, all paved areas and stone and timber fixtures such as pulpits, pews and fonts.

Also, tombs, monuments, memorials or shrines within the building.

## Significant exclusions and limitations

- excluding wet or dry rot
- excluding subsidence, heave or landslip (except parochial residences)
- excluding loss of or damage to contents in unlocked buildings due to theft or malicious persons
- excluding any value attached to an item of contents by reason of its antiquity

### Limit

€40,000 for any one item of contents

Restrictions apply for theft of external metal

Please contact us if you need further information or check your current schedule

The sums insured will be the most we will pay

### Limit

€37,500 for each tomb, monument, memorial or shrine within the building

### Features and benefits

For contents the sum insured should represent the total replacement cost without making any deduction for wear, tear and depreciation (except for personal effects and clothing).

### Significant exclusions and limitations

## Options

### 'All risks' cover

You can have additional 'all risks' cover for specified items anywhere in the Republic of Ireland or worldwide by specifically insuring them under the Property damage plus section of the policy.

## Special features

### Features and benefits

#### Archaeological rescue

Covers archaeological costs that may follow an insured event e.g. the analysis by the conservation bodies of the original fabric of the building should it become exposed by the damage.

Costs must be necessarily and reasonably incurred as part of the repair, with our prior agreement.

#### Planning and Development Act 2000

The requirements of the authorities cannot be predicted with certainty.

Provides for the costs of meeting conditions made by your local authority or planning authority under this legislation and imposed after an insured event.

The costs we will pay are in addition to any cover that can be provided within the scope of the buildings sum insured.

### Significant exclusions and limitations

#### Limit

We will pay for these costs as far as the sum insured will allow, plus an additional amount of €250,000 any one claim

- excluding analysis of undamaged portions
- excluding any below-ground excavations

#### Limit

20% of the buildings sum insured

## Features and benefits

### Property in the open

This includes monuments that are your property, garden fixtures, external lighting, security equipment and lawn mowing equipment.

### Communion plate

is covered anywhere in the Republic of Ireland, UK, Channel Islands and Isle of Man.

### Office equipment

in the out-of-premises office or in the home of an employee or responsible representative.

### Musical instruments

and other portable items, whilst in the care of employees, church members and authorised volunteers in the Republic of Ireland, UK, Channel Islands and Isle of Man.

### Clothing and personal effects

of employees and volunteers (and visiting clergy and choristers) whilst engaged on your business or activities.

Also, the property of any member of a party travelling with your authority on a tour organised by you.

### Raffle prizes and donated goods

are covered anywhere in the Republic of Ireland, UK, Channel Islands and Isle of Man.

### Exhibition property and marquees

Cover for marquees and other items not belonging to you but for which you are responsible.

## Significant exclusions and limitations

### Limit

€7,500 any one claim

- excluding theft of lawn mowers (other than large chain mowers) when not in use unless contained in a locked outbuilding
- excluding storm and flood

### Limits

€40,000 any one period of insurance and  
€25,000 any one item

### Limit

€15,000 any one claim

### Limits

€1,500 any one item and  
€15,000 any one claim

### Limits

€1,500 per person

€150 per person

### Limits

€2,250 any one item and  
€7,500 any one fund-raising event

### Limits

€1,500 any one item and  
€7,500 any one exhibition, festival or event

## Features and benefits

### Headstones and monuments

if not your property, but within your premises or churchyard. Covers the cost of making them safe following the events you have insured against under the Property damage section e.g. storm or malicious damage. You must seek to recover your outlay from the owners of the property, in the first instance.

### Bequeathed property

### Hired-in property

Additional contents cover for property hired-in

### Capital additions

Cover for alterations and additions and newly acquired property, provided you notify us of the change as soon as practicable to allow any additional premium to be calculated.

### Loss of LPG

Covers the cost of replacing liquid petroleum gas following accidental discharge from a storage container.

### Loss of oil

Covers the cost of replacing oil stolen from a locked storage tank at your premises or accidentally discharged.

### Loss of metered water

Covers the cost of accidentally discharged metered water.

### Discharge of oil

Covers clean up costs following discharge of oil.

## Significant exclusions and limitations

### Limit

€2,250 any one period of insurance

### Limits

€375,000 for bequeathed buildings

€7,500 for any other bequeathed item

### Limit

€15,000 any one claim

- excluding property hired-in for exhibitions, festivals or events

### Limit

€650,000 any one situation

### Limit

€7,500 any one period of insurance

### Limits

€7,500 any one period of insurance for theft of oil

The policy sums insured will apply in respect of accidental discharge

### Limit

The policy sums insured will apply

### Limit

€7,500 any one claim

# Loss of income

## Features and benefits

Covers consequential losses that arise when the premises are closed for repairs, following damage insured under the Property damage section.

For example, you may lose income from service collections, or you may be unable to hire out the premises to other organisations.

In addition, cover is provided for costs you incur in resuming your activities such as the cost of hiring alternative premises or equipment.

## Significant exclusions and limitations

### Limit

€75,000 any one event

## Special features

### Features and benefits

#### Archaeological digs

We will pay the additional amount if a loss under this section is increased following archaeological discoveries.

#### Other venues

Covers your lost income or increased costs if damage occurs at another venue where you are holding a fund-raising event, exhibition or church activity.

### Significant exclusions and limitations

#### Limit

Overall, the Loss of income section sum insured will apply

#### Limit

€15,000 any one claim

# Money

## Features and benefits

For non-negotiable money  
e.g. crossed cheques and postal orders.

Loss of money in transit or in a bank night safe.

Loss of money while being counted or in the  
home of an authorised official or employee.

Loss of money from a locked safe on the premises.

Any other loss.

## Significant exclusions and limitations

*Limit*

€375,000 any one loss

*Limit*

€7,500 any one loss

*Limit*

€7,500 any one loss

*Limit*

€7,500 any one loss

*Limit*

€750 any one loss

## Special features

### Features and benefits

#### Religious festivals

All the above limits (except non-negotiable money)  
are doubled for the period from two days before to  
seven days after Christmas Day or Easter Sunday.

#### Fund-raising events

All the above limits (except non-negotiable money)  
are doubled for the period from two days before  
to seven days after a fund-raising event.

#### Damage to clothing and personal effects

of employees or authorised officials as a result of  
theft of money.

### Significant exclusions and limitations

*Limit*

€1,500 per person

## Theft by officials

### Features and benefits

Provides cover for loss of money caused by theft and also any auditors' fees incurred with our written consent.

### Significant exclusions and limitations

€15,000 any one claim

## Liabilities

### Features and benefits

#### Employers' liability

Covers your legal liability for accidents to or illness of employees, including authorised volunteers, sustained in the course of their employment.

#### Public and products liability

Covers your legal liability for accidental bodily injury to persons other than employees, or for damage to their property.

Includes liability in connection with buildings temporarily occupied by you for a special occasion, event or activity.

### Significant exclusions and limitations

#### Limit

€13,000,000 any one event

Including legal costs and expenses

#### Limit

The standard indemnity limit is €6,500,000

Public liability cover is for any one event

Products liability cover is for any one period of insurance

Except for the USA and Canada, legal costs and expenses are covered in addition to the limit of indemnity

### Optional extension

If you require a quotation for this option you will be asked to complete an appropriate application form.

#### Professional counselling services

carried out by accredited counsellors whilst working for and under the authority of the Church committee.

## Special features

### Features and benefits

#### Pastoral care indemnity

For your liabilities arising from the provision of pastoral care to individuals seeking the help of the Church.

Cover applies to claims first made against you during the period of insurance in respect of:

- (a) injury or damage to property, or
- (b) pecuniary losses where the claim does not involve an injury or damage to property.

#### Errors and omissions in providing services and facilities

Covers claims first made against you during the period of insurance in respect of errors or omissions in providing services and facilities. For example, the double booking of wedding ceremonies.

#### Independent examination of your accounts

Covers your appointed independent examiner for claims first made against him or her during the period of insurance for errors or omissions in the examination of your accounts. The cover is for any independent examiners, not for registered auditors undertaking an audit of church accounts.

#### Libel and slander

Covers claims first made against you during the period of insurance in respect of libel and slander e.g. arising from publications such as the parish magazine.

### Significant exclusions and limitations

#### Limits

- (a) €6,500,000 any one period of insurance
- (b) €150,000 any one period of insurance

Inclusive of all legal costs and expenses

#### Limit

€150,000 any one period of insurance

Inclusive of all legal costs and expenses

#### Limit

€37,500 any one period of insurance

Inclusive of all legal costs and expenses

#### Limit

€150,000 any one period of insurance

Inclusive of legal costs and expenses

- excluding wilful or deliberate libel or slander

## Features and benefits

### Contingent motor liability

Covers your legal liability following accidents caused by the use of motor vehicles within the Republic of Ireland, UK, Channel Islands and Isle of Man, which are not your property, and are not provided by you but which are being used by an employee in connection with your business.

If you are involved in the use of trucks or tractors to tow trailers in any parade, street entertainment or similar social or fund-raising activity, motor insurance arrangements must be made. You should obtain written confirmation that the appropriate motor insurance cover is in force.

### Church committee and trustees indemnity

This extension is only in force if you are permitted to avail of this type of cover.

The extension covers claims first made against you during the period of insurance in respect of wrongful acts committed by Church committee members or officers in their respective capacities.

It also covers you if documents relating to your activities are lost or damaged; it will meet legal liability resulting from such loss and the costs of restoring or replacing the document.

### Private hirers' indemnity

Provides liability cover for persons who hire your premises for occasional social events on not more than three occasions per hirer a year. Cover is on a 'contingent' basis i.e. it only applies with your agreement and provided that no other insurance is in force.

## Significant exclusions and limitations

### Limit

The indemnity limit for public and products liability will apply

- excluding damage to the vehicle itself and any property being carried on it

### Limit

€100,000 any one period of insurance

€25,000 any one claim

Inclusive of legal costs and expenses

- excluding wilful or deliberate acts

### Limit

The indemnity limit is €2,500,000

Inclusive of legal costs and expenses

# Legal expenses

The legal expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS).

## Features and benefits

Legal expenses cover includes a 24-hour, 365 days a year, legal and counselling telephone helpline. Appropriately qualified personnel will give you initial advice on any legal matter – for just the cost of a telephone call. In many cases, this initial professional advice, given over the telephone, saves the need for any more action.

To help DAS check and improve their service standard, DAS record all the legal advice calls. DAS does not record the counselling telephone calls.

Should further steps become necessary the policy provides for legal fees including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees incurred under the headings of:

- Property protection
- Bodily injury
- Legal defence
- Employment disputes
- Employment compensation awards
- Tax protection
- Contract disputes over €300
- Debt recovery for debts over €300

Providing it is more likely than not that the appeal will be successful we will also pay the costs of appealing or defending an appeal.

## Significant exclusions and limitations

### *Limit*

All claims €150,000 any one event  
Employment compensation awards €150,000 any one event, maximum €1,500,000 any one period of insurance

- excluding costs and expenses before DAS's written acceptance of a claim
- excluding claims reported more than 180 days after the date you should have known about the incident
- in civil claims it must be more likely than not you will recover damages or make a successful defence
- excluding claims relating to physical and sexual abuse

# Personal accident

## Features and benefits

The standard policy provides benefit payments following accidental injury to, or death of:

Church committee members, employees, authorised volunteers, all whilst engaged in church business, clergy, children taking part in activities supervised by your officials and members of a tour you have organised.

## Significant exclusions and limitations

- excluding certain hazardous sports or activities

Ask us if you are in any doubt about an activity and we will advise you if the personal accident cover is affected

## Benefits

	Adults	3 – 15 years (inclusive)
Death	€15,000	€7,500
Loss of one or both eyes or one or more limbs	€15,000	€15,000
Permanent total disability	€15,000	€15,000
Temporary total disability	€150 per week	€15 per week

## Special features

### Features and benefits

#### Medical expenses

(including dental and surgical expenses)

For medical expenses paid alongside a death or disablement claim we have accepted under this section.

Also, for medical expenses paid if any member of the Church committee, clergy, employee or volunteer is assaulted whilst on your business. This includes any injury, whether or not a death or disablement benefit is payable.

#### Clothing and personal effects

If damaged in connection with an injury claim accepted under this section.

#### Loss of deposits

Pays for unused travel and accommodation expenses if it is necessary to withdraw from a tour you organise due to accident or illness.

### Significant exclusions and limitations

#### Limits

€2,500 per person

€7,500 per person

#### Limit

€1,000 per person

#### Limit

€250 per person

# General information

## Unoccupied buildings

You must tell us if your property becomes unoccupied.

## Excesses

For claims under the Property damage and Property damage plus sections you will be responsible for the first amount of the claim i.e. the excess. The standard excess is €200 except for subsidence (parochial residences) which has a standard excess of €1,300.

## Fund-raising events and special activities

Your policy is designed to include all the common mainstream activities of a church and church hall such as jumble sales, bazaars and flower festivals. However, please tell us in advance if you are considering any activities of a potentially hazardous nature such as clay pigeon shoots, firework displays, bouncy castles, rock climbing or abseiling. We will then confirm the insurance position, particularly in relation to public liability issues.

Detailed advice about events and hiring agreements can be found in our guidance notes and fact sheets which are available from your Insurance Consultant and Surveyor or on our website:

[www.ecclesiastical.ie](http://www.ecclesiastical.ie)

## Cancelling the policy

We have the right to cancel the policy by giving you 7 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

## The law applicable

It is our intention to apply the law of The Republic of Ireland to your insurance.

## The Financial Services Compensation Scheme (FSCS)

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

This scheme extends to include policies issued by the Republic of Ireland branches of United Kingdom Insurers.

You may be entitled to compensation should we be unable to fulfil our obligations.

For further information you can contact the FSCS on:

Tel +44 (0)20 7892 7300

Email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

or visit their website: [www.fscs.org.uk](http://www.fscs.org.uk)

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