

CHURCH INSURANCE



BaptistInsurance

For Peace of Mind

summary of cover

keyfacts®



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Introduction

Our Church Insurance policy has been designed to meet the demands and needs of those wishing to insure the risks associated with managing Baptist churches.

This document provides only a summary of the main benefits of the Church insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting us or your broker.

The policy is divided into a number of sections of cover but not all the sections may be operative as part of your insurance.

Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.

Church Insurance – at a glance

Our Church Insurance policy includes the following sections of cover unless agreed with us otherwise:

Section of cover	Overview
Property damage	Covers the buildings and contents of your church(es) and hall(s).
Property damage plus	Covers specified items of contents anywhere in the world.
Loss of income	Covers your loss of income following property damage.
Money	Covers loss of church money up to £5,000 whilst in transit or in a locked safe.
Theft by officials	Up to £10,000 for your loss of money following theft by an employee, volunteer or official.
Liabilities	Covers you if you are found liable at law for:
Employers' liability	Injury to an employee or volunteer – up to £10,000,000.
Public & products liability	Injury to a member of the public or damage to their property – up to £5,000,000.
Personal accident	Benefit payments following accidental injury to, or death of, ministers, church officials, employees & volunteers.
Legal expenses	Up to £250,000 for legal costs and expenses to protect your position on a range of legal issues. With this cover you have access to a 24-hour, 365-days a year legal and counselling telephone helpline which provides initial advice on any church related matter from qualified personnel.

In addition, you may also add the following optional cover:

Section of cover	Overview
Terrorism	Covers damage to your property and loss of income following an act of terrorism.

Things for you to think about

Please note this summary relates to our standard policy cover, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker to discuss further.

Important information

This policy is underwritten by

The Baptist Insurance Company PLC. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (DAS), with the legal advice service provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

Duration of your policy

Generally 12 months from the start date shown on your policy schedule.

Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do you pay

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

Where are you covered

- Your church and hall buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your church and hall buildings and in certain circumstances anywhere in the United Kingdom, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your church business and activities conducted in the United Kingdom, the Channel Islands and the Isle of Man.

Long term agreement

You can choose to enter into a five year agreement with us, called a Long Term Agreement.

By entering into the agreement, you are making a commitment to insure with us for five years. In return, you will benefit from a 25% discount off your premium.

If you withdraw from the agreement early we will be entitled to charge you a withdrawal fee which can be up to 12.5% of the annual premium payable.

Excess

Most cover sections will carry an 'excess'. An excess is the first amount of any claim or event that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Cancellation rights

We have the right to cancel your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under the General conditions – Cancellation.

This policy does not entitle you to a cooling-off period.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.

General, Claims and Protection conditions

The following general, claims and security conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonable possible of any alteration of risk which increases the risk of damage, injury or liability including major structural alterations or repairs at the premises and any material change in the use of the premises.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.
- It is a condition that all locks, bolts and other protective devices fitted to the premises must be put into full use whenever the premises are not attended by you or an authorised person.
- Where the premises is protected by an intruder alarm, you will maintain the installation in full and efficient working order at all times, including a maintenance and testing arrangement approved by us. No alteration or variation of the system shall be made without our consent. You must immediately advise us of any notice from the police or a security organisation that signals may be or will be disregarded.
- Where the premises is protected by a fire alarm installation, you will maintain the installation in full and efficient working order at all times, including a maintenance arrangement with approved engineers, advise of changes to the installation and notify the maintenance contractor of any apparent defect in the system or its signalling.
- It is a condition that external windows containing stained glass, grisaille, figured glass or etched glass are externally protected by polycarbonate sheeting or stainless steel grilles which entirely cover the windows.

Please refer to the General conditions, Claims conditions and Protection conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

The following General exclusions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings and contents of your church(es) and hall(s) against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Storm
- Flood
- Escape of water
- Burst pipes
- Escape of oil
- Impact
- Falling trees
- Falling aerials
- Accidental damage
- Theft or attempted theft
- Glass, sanitary fixtures and signs

How much you will be insured for

Church Insurance covers your buildings and contents up to the sums insured provided by you and which are normally based upon our valuation.

How we settle claims

We will settle claims for damage to your church or hall on the basis that repairs will be carried out sympathetically in keeping with the existing structure. In the unlikely event of your church or hall being damaged beyond economical repair we will pay for a modern replacement.

For contents claims, other than claims for items insured under the Personal effects extension, we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

For claims under the Personal effects extension we will pay for repairs if these can be carried out economically, otherwise we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

To reflect the unique insurance needs of the church, this section is extended to include (for the limit specified or otherwise the Property damage sum insured):

- Damage by an insured event to the following whilst anywhere in the UK, Isle of Man or Channel Islands (unless stated otherwise):
 - Communion ware away from the premises - £15,000 any one item, £30,000 in any one period of insurance.
 - Office equipment - £10,000 any one claim.
 - Portable items - £2,500 any one item, £10,000 any one claim.
 - Items temporarily removed for cleaning and renovation - £10,000 any one claim.
 - Personal belongings of employees and volunteers (including visiting ministers and choristers) whilst on your business - £1,000 per person.
 - Personal belongings of a member of a party travelling on a tour organised by you (this cover is on a worldwide basis) - £100 per person.
 - Raffle prizes and donated goods - £1,000 any one item, £5,000 any one fundraising event.
 - Items not belonging to you which are responsible for (including marquees) used in connection with a church exhibition, festival or event - £2,500 any one item and £10,000 any one event.
 - Property bequeathed to you - £250,000 for buildings, £5,000 for any other items.
- Damage by an insured event to property in the open such as lawnmowers, benches, monuments and floodlighting - £5,000 any one claim.
- The cost of making safe headstones and monuments not belonging to you - £5,000 per church in any one period of insurance.
- The cost of gaining access to your church or hall and/or replacing locks and keys including safe locks if keys are stolen or lost - £5,000 any one claim.

- Cover for your insurance obligations for building works at your church/hall - £150,000 any one project for the new works and site materials.
- Cover if archaeological costs are incurred following an insured event - £250,000 any one claim.
- If required your buildings sum insured will be increased by up to 20% to meet local authority conditions made under the Planning (Listed Buildings and Conservation Areas) Act 1990 following damage by an insured event.

What is not covered

Please refer to Section 1 Property damage within the policy document for full details.

- The excess which will be agreed with you and confirmed on your policy schedule.
- Wear and tear.
- Subsidence, heave or landslip.
- Terrorism – the optional Terrorism section provides this cover.
- Any value attached to an item of contents by reason of its antique or artistic value.

Are there any limitations

Please refer to Section 1 Property damage within the policy document for full details.

- A limit of £25,000 applies for each tomb, monument, memorial or shrine in the building.
- A limit of £25,000 applies to theft of any one item of contents.
- Restrictions applying to theft of external metal:
 - Cover is limited to £5,000 for theft of external metal and £5,000 for subsequent damage in any one period of insurance.
 - If scaffolding is erected at the premises, cover for theft of external metal is suspended unless additional security measures have been put in place, which have been agreed by us.
- If a building becomes unused we will continue to insure it for a period of 30 days; however the sum insured will be reduced to 10% and theft or attempted theft will be limited to £2,000 any one claim.

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of your church or hall ceases on a permanent basis or when the usual activities have ceased pending a decision regarding the future of the building.
- You are planning building work on your church or hall where the contract value is in excess of £150,000 or if the works involve the use of external scaffolding.

Things for you to think about

If any of the following apply please contact us or your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.
- You are responsible for a modern building and require cover for subsidence.

Property damage plus

What is covered

This section covers your specified items of contents anywhere in the world for damage by any event not specifically excluded by this section.

How much will you be insured for

You will be covered up to the sums insured provided by you.

How we settle claims

Unless we have agreed otherwise, and where the sum insured allows, we will pay for repairs if these can be carried out economically, otherwise we will pay for a replacement as new in most circumstances.

What is not covered

Please refer to Section 2 Property damage plus within the policy document for full details.

- The excess which will be agreed with you and confirmed on your policy schedule.
- Wet or dry rot.
- Wear and tear.
- Damage caused by the process of cleaning, dyeing, repair or restoration.

Loss of income

What is covered

This section covers you for loss of income following a fire or other damage insured under the Property damage section.

In addition, cover is provided for costs you incur to continue your activities, such as hiring alternative premises.

You can choose the limit and indemnity period that you require.

The indemnity period is the length of time starting with the date the loss occurred over which we will pay for a loss of income (up to the limit) as a result of loss or damage to your property.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

- Archaeological discoveries being made following a loss covered by this section.
- Access to your church or hall being restricted following damage to neighbouring property.
- Murder, food poisoning, defective sanitation or vermin occurring or being discovered at your church or hall.
- Damage at premises other than your own where you are holding or participating in an event - £10,000 any one incident.
- Non weather related cancellation, abandonment or postponement of an event to be held at your church, hall or elsewhere from a cause beyond your control - £1,000 any one claim.
- Reinstating lost data following damage to computer equipment at your church or hall - £25,000 per premises in any one period of insurance.
- Costs you incur to avoid interruption with computer operations following damage to computer equipment at your church or hall - £25,000 per premises in any one period of insurance.

What is not covered

Please refer to Section 3 Loss of income within the policy document for full details.

- Loss where there is unnecessary delay on your part in repairing or replacing the property.
- Loss following damage where property damage covering your interest in the property at the premises is not in force.

Things for you to think about

If any of the following apply, please contact us or your broker:

- You have concerns that your sums insured and/or indemnity period are insufficient to meet your needs.
- You have requirements outside of the standard policy extensions.

Money

This section covers you for loss of money. The standard limits are as follows:

- Non-negotiable money such as crossed cheques - £250,000 any one loss.
- Money in transit or in a bank night safe - £5,000 any one loss.
- Loss of money while being counted or in the home of an employee or church official - £5,000 any one loss.
- Loss of money from a locked safe in your church or hall - £5,000 any one loss.
- Any other loss, such as theft from collection tins or alms boxes - £500.

Key extensions

The cover provided by this section is extended to cover:

- Damage to any safe, strong room, or offertory box following theft or attempted theft of money.
- Damage to your employees' or officials' personal belongings following theft or attempted theft of money - £1,000 per person.
- Higher limits for periods before or after a fund raising event.
- Loss following the fraudulent use of a church credit or debit card - £1,000 per card in any one period of insurance.
- Costs you incur to protect your interests following the fraudulent use of the identity of any of your officials, employees or volunteers by a third party for the purposes of obtaining credit - £1,000 any one period of insurance.

What is not covered

Please refer to Section 4 Money within the policy document for full details.

- Deception or false accounting.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles unless the money is hidden from view, all windows and sunroofs are securely closed and the boot and all doors are locked.

What are your obligations

Money in transit of £2,500 or above must be escorted as follows:

£2,500 to £5,000 - 2 persons

Over £5,000 less than £7,500 - 3 persons

£7,500 or over - 4 persons

In addition to protecting your funds the escort condition helps keep your employees, officials and volunteers safe.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Theft by officials

What is covered

This section covers you for loss of money (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee, official or volunteer. In addition, cover is provided for auditors' fees which you incur to substantiate the loss.

How much will you be insured for

The standard limit is £10,000 for all acts of theft caused by one official or two or more officials acting together.

What is not covered

Please refer to Section 5 Theft by officials within the policy document for full details.

- Loss discovered more than 24 months after this cover ends.
- The excess, which will be confirmed on your policy schedule.
- Repeated acts of theft by the same official once you have become aware of their dishonesty.

What are your obligations

- You must exercise reasonable care in the selection of officials.
- You must tell us within 14 days of a theft or suspicions of a theft.
- You have a duty of care to take reasonable steps to prevent further losses.

Things for you to think about

Please contact us or your broker if the limits are insufficient to meet your needs.

Liabilities

Employers' Liability

What is covered

Employers Liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury whilst working for you during the period of insurance, as described in your policy schedule.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to Section 6 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Public and products liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business, as described in your policy schedule.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability for errors and omissions in providing services and facilities, such as the double booking of your premises, if the claim is made against you and notified to us during the period of insurance - £100,000 any one period of insurance inclusive of all costs.
- Legal liability arising from pastoral care (excluding professional counselling) if the claim is made against you and notified to us during the period of insurance - £5,000,000 (£100,000 for financial losses) any one period of insurance inclusive of all costs.
- Legal liability arising from the use by your employee of a motor vehicle, which does not belong to the church, on church business if cover is not provided elsewhere.
- Persons who hire your premises for social events. Cover only applies with your agreement and if not provided elsewhere. Excluding hazardous activities - £2,000,000 any one event (any one period of insurance in respect of products) inclusive of all costs.
- Legal liability arising from a claim made against you for libel or slander if the claim is made against you during the period of insurance - £250,000 any one period of insurance inclusive of all costs.
- Personal legal liability arising from activities not connected to church business whilst abroad on church business, including liability incurred by accompanying family members - £5,000,000 any one event.
- Personal legal liability of trustees arising from errors or omissions they make in the management of your church if the claim is made against the trustee and notified to us during the period of insurance. Limit of indemnity for this extension - £100,000 any one period of insurance inclusive of all costs.

Optional extensions

The following extension is optional - contact us for more information.

Professional counselling services

- Legal liability arising from the provision of professional counselling services if the claim is made against you and notified to us during the period of insurance.

What is not covered

Please refer to Section 6 Liabilities within the policy document for full details.

- Liability arising from advice, design or specification whether given for a fee or not.
- Liability arising from pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident.
- Liability connected with any error or omission in the provision of professional counselling services.
- Liability arising from the use of inflatable 'bouncy castles' and similar children's amusements.

Liabilities section

Key extensions

- Compensation if we request witnesses in connection with a claim under this section to attend court.
Amount per day per person:
 - Authorised ministers, deacons or church officers - £500
 - employees - £250

What are your obligations

Most Churches undertake a diverse range of activities and fundraising events including fetes, coffee mornings and concerts which this policy will provide cover for.

However, you must tell us if you are planning:

- Large events where attendance is likely to exceed 1,000 people.
- Hazardous or unusual events or activities.
- Significant overseas work or activities.
- Any change to your usual business activities that you have declared to us.
- Community outreach projects such as night shelters, advice services or food banks.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- If the limits are insufficient to meet your needs.
- You require cover for Professional counselling.
- You require cover for the legal liability of your church for errors or omissions of trustees in their management of your church.

Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal expenses cover for a range of legal issues that may arise up to £250,000 for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards (the compensation award is further limited to £1,000,000 in total for all such awards in any one period of insurance).

Cover is provided for the following:

- Property protection
- Personal injury
- Legal defence
- Employment disputes and compensation awards
- Tax protection
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)

In civil cases, other than employment disputes and legal defence claims, cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm of tax expert chosen by DAS.

What is not covered

Please refer to Section 7 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start or during a claim.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract Disputes – where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured has taken where DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

What are your obligations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.

Do not forget

Commercial legal advice helpline – DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helplines' section of your policy wording for contact details.

Personal accident

What is covered

This section covers accidental injury to, or death of:

- Your clergy, whether on duty or not, including whilst temporarily abroad.
- Your employees and volunteers whilst carrying out your activities.
- Children aged 3 or over taking part in activities organised by you.
- Members of a UK-tour organised by you.

Death or disablement must be caused by an accident or assault (and not by any gradual cause) or exposure to the natural elements which within 104 weeks from the date of the accident, assault or exposure and is the sole cause of the death or disablement of the insured person.

How much will you be insured for

	Benefits	
	16-80 years (inclusive)	3-15 years (inclusive)
Death	£10,000	£5,000
Loss of sight or one or more limb(s)	£10,000	£10,000
Permanent total disablement from usual occupation or occupation the individual is suited to	£10,000	£10,000
Temporary total disablement from normal parochial duties or usual occupation	£100 per week	£10 per week

Key extensions

The cover provided by this section is extended to cover:

- Additional medical, dental or surgical expenses for an accepted claim – up to £2,500 per person.
- Additional medical, dental or surgical expenses for an accepted claim if an official, employee or volunteer is assaulted whilst carrying out your activities – up to £5,000 per person (in addition to the above extension).
- Damage to clothing and personal belongings caused at the same time as an injury covered by this section – up to £1,000 per person.
- Unused travel and accommodation expenses as a result of withdrawal from a tour organised by you due to accident or illness – £500 per person.

What is not covered

Please refer to Section 8 Personal accident within the policy document for full details.

- Any person under the age of 3 years, or aged 80 years or above at the start of the period of insurance.
- Pre-existing health issues.
- Wilful exposure to needless peril (except in attempt to save human life)
- Excluding certain hazardous sports or activities.
- Employees, church officials and volunteers are not covered outside of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us or your broker.
- Please ask us or your broker if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resultant loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see property damage and loss of income sections).

Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

What is not covered

Please refer to Section 9 Terrorism and General definitions for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.
- The excess.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and loss of income sections do not include cover for terrorism so if you are concerned about this risk you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether it is insured by us. Contact us or your broker to discuss this further.

General information

Claims service

For claims other than Legal expenses call 0345 070 2223.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expenses Insurance Company Limited on 0345 601 2792.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

For all complaints other than Legal expenses complaints

Baptist Insurance Company PLC
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0345 070 2223

Email: enquiries@baptist-ins.com

For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited
DAS Parc,
Greenway Court,
Bedwas,
Caerphilly,
CF83 8DW

Tel: 0344 893 9013

Email: customerrelations@das.co.uk

Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Church Insurance policy, you also have access to a wide range of additional services and support.

Risk advice line

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at risk.advice@baptist-ins.com

Value-added services

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Business assistance helpline.
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

Notes

Notes

Notes

This contract is underwritten by:
The Baptist Insurance Company PLC.

Our FCA register number is 202032.
Our permitted business is general insurance.

**You can check this on the
FCA's register by visiting the
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www.fca.org.uk/register

or by contacting the FCA on

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