

Church Insurance

Insurance Product Information Document

Ecclesiastical Insurance



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This document provides a summary of the key information relating to this Church insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This is an insurance policy for churches. You can choose to cover your buildings, contents, legal liabilities towards employees/volunteers or members of the public, loss of income and other optional covers.



What is insured

The following sections are available. Refer to the policy schedule for details of sums insured and sections covered.

Property Damage cover includes

Accidental loss or damage to buildings or contents unless specifically excluded
Communion plate up to €50,000 in any one period of insurance or €25,000 for any one item

Tombs, monuments or shrines up to €40,000 any one item

Loss of income cover includes

Loss of income when your premises are closed for repairs following damage and cover for costs incurred in resuming your activities up to €100,000

Liabilities cover includes

Liability as an employer for accidents to or illness of employees or volunteers
Liability for injury to members of the public or damage to their property

Professional indemnity cover includes

Cover for civil liability arising from the provision of professional services or advice

Trustees' indemnity cover includes

Cover for claims against individual trustees, the Church committee and Select Vestry

Legal Expenses cover includes

Costs and expenses to cover a range of legal issues, including access to a legal advice helpline

Other available covers include:

Loss of or damage to your money

Theft by employees

Personal Accident cover providing payments following injury or death to employees



What is not insured?

- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Losses resulting from infectious diseases, war, terrorism and cyber risks
- ✗ Losses resulting from pollution, contamination, wear, tear, gradual deterioration, faulty or defective design or workmanship by you or your employees
- ✗ Theft of groundsperson's equipment, unless in a locked outbuilding or immobilised
- ✗ Theft of property or money left in an unattended vehicle unless the vehicle is secured and the item is hidden from view
- ✗ Loss of income which doesn't follow damage insured under the Property damage section
- ✗ Liability for injury to employees/volunteers or members of the public arising from work at a height exceeding 10 metres, the use of hazardous machinery, tree felling, scaffolding, bouncy castles (owned by you or where the provider does not have insurance) and other hazardous activities
- ✗ Liability arising from the use of a premises in the USA or Canada or products sold from or exported to the USA or Canada
- ✗ Liability arising from any manual work undertaken outside of the EU or the UK
- ✗ Claims arising from abuse:
 - committed prior to the retroactive date
 - notified to us after the end of the period of insurance
- ✗ Personal Accident cover following participation in certain hazardous sports or activities
- ✗ Legal expenses claims which do not arise directly in connection with your activities
- ✗ Legal expenses civil claims where we or the lawyer we appoint for you do not believe you will be more likely than not to win your case



Are there any restrictions on cover?

- ! Where the use of your building ceases on a permanent basis, you must tell us within 30 days. After 60 days we exclude cover for escape of water, riot, malicious persons, theft, or any damage to glass. Additional obligations will also apply.
- ! When scaffolding is erected at your premises cover will not apply for theft of external metal or other parts of the building or its fixtures.
- ! Legal expenses – the use of your own lawyer. We will appoint a lawyer or other professional to represent you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest, other than when we are liable to pay Employment Financial Compensation Awards.



Where am I covered?

- ✓ Premises are covered in the Republic of Ireland. Cover may also apply in other countries as shown in your policy document.
- ✓ Legal expenses – for claims relating to legal defence (excluding disciplinary matters and statutory notice appeals) and personal injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other claims, the Republic of Ireland.



What are my obligations?

- You must answer our questions honestly and with reasonable care when you take out, make changes to, and renew your policy.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- You must let us know about any unoccupied buildings and additional obligations will apply.
- Additional obligations apply when transporting cash in excess of €4,000.
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any theft or malicious persons claims to the Gardaí as soon as possible.
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability.



When and how do I 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. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. You will receive a refund of the part of your premium, which covers the cancelled period, providing this exceeds €30. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the contact details below:

Telephone: 01 6190300 Email: existingbusinessireland@ecclesiastical.com