

Charity and Community Insurance policy pack

Your new policy

Mrs F Watkins
New House Farm
The Marsh
Weobley
HEREFORD
HR4 8RP

14 October 2024

Dear Mrs Watkins

Thank you for choosing Ecclesiastical for your Charity and Community Insurance policy. I am pleased to enclose your policy documentation.

Please send us a cheque for the premium by 28 October 2024. You should make the cheque payable to 'Ecclesiastical plc' and write your policy number 06/CHA/0524450 on the back.

If you have any questions, or if you would like to make any changes, please contact me and I will be happy to help.

Yours sincerely

Duncan Toon

Duncan Toon
Church Underwriter



Direct Commercial Department
0345 777 3322

churches@ecclesiastical.com
Ecclesiastical Insurance Office plc,
Benefact House, 2000, Pioneer
Avenue, Gloucester Business Park,
Brockworth, Gloucester, GL3 4AW
www.ecclesiastical.com

Policy number
06/CHA/0524450

Insured

The Trustees for the time being
of Hereford Diocesan Guild of
Bellringers

In this pack

- Employers' Liability Certificate
- Important information
- Schedule summary
- Policy schedule

What to do next

- 1 **Check** the details in the policy schedule. If any of the cover details are incorrect or if you would like to take advantage of any of our additional covers, please call us straight away.
- 2 **Send** a cheque for your premium.

Our insurance services

We are an insurance company offering insurance products and related services.

Our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to buy a policy from us.

We design our products based on our expertise and understanding of registered charities and not for profit organisations.

We are always happy to discuss your needs but we are not able to make personal recommendations, so when you take out, renew or make changes to your policy, the decision regarding the risks to be insured and for what amounts remains with you.

If you have reason to complain about the product or service we provide, our full complaints procedure can be found in the Summary of cover or Policy document.

About the product

This product is designed to meet the demands and needs of those wishing to insure the risks associated with the running of a registered charity or other not for profit organisation.

We note, from our records, that:

- You wish to insure your premises and/or associated activities

If you are not sure this applies to you, please contact us on 0345 777 3322.

About your cover

The enclosed schedule contains the details of your cover. Please take the time to read through this in conjunction with your Policy document. **In particular, you should check:**

- The **Schedule summary** on the following page to ensure that the covers that are, and are not, in force are correct. We have highlighted each using ticks (✓) and crosses (✗).
- That you agree with the **Statement of fact**
- The **Policy schedule** to ensure that:
 - all your details are correct
 - limits and excesses are adequate
 - the cover meets your needs

Product, cover or limits not meeting your needs?

Please contact us on 0345 777 3322 and we will be happy to discuss the options available to you.

How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy in your Policy document, visit our website

www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW or on **0345 607 3274** or email compliance@ecclesiastical.com.

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Schedule summary



For full details of your cover, limits and excesses please refer to your schedule.

Cover applying to New House Farm, The Marsh, Weobley, HEREFORD, HR4 8RP

Section	Cover in force
Property damage	✓
Fine art	✗
Equipment breakdown	✓

General covers

Section	Cover in force
Business interruption	✗
Goods in transit	✗
Money with assault extension	✗
Personal accident	✓
Loss of registration/licence	✗
Liabilities	✓
Reputational risk	✓
Hirers' liability	✗
Professional indemnity	✗
Trustees' and management liability	✓
Cyber	✗
Legal expenses	✗
Fidelity	✗
Terrorism	✗

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Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity and Community Insurance policy document. Tell us if you want to make any changes.

If you need a copy of the policy documents, please visit www.ecclesiastical.com/M0866

Business description

To advance the Christian religion by ringing bells for worship and other occasions. To promote and encourage the art of bellringing for the public via education and training in change ringing. To promote the care of all bells and to bring ringers into a closer fellowship with each other.

Premium details

Premium: **£229.62**

This is made up of a premium of £205.01 plus Insurance Premium Tax of £24.61.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
New House Farm	Section 1 Property damage Section 3 Equipment breakdown
General cover	Section 7 Personal accident Section 9 Liabilities Section 10 Reputational risk Section 13 Trustees' and management liability

Policy clauses

CC165 Statement of Fact

YOUR policy is based on the information supplied to US by YOU

YOUR confirmation that YOU agree with the statement of fact assists US in the assessment of the risk

YOU have a duty to present US with a fair presentation of the risks to be insured and must disclose every material circumstance which YOU know or ought to know about such risks

YOU do not need to disclose circumstances which reduce the risk or

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Policy number
06/CHA/0524450

Date of issue
14 October 2024

Insured
The Trustees for the time being of Hereford Diocesan Guild of Bellsringers

Period of insurance
16 October 2024 to
15 October 2025

The policy document

If you need a copy of the policy documents, please visit www.ecclesiastical.com/M0866 or contact us.

Duty of disclosure

You must tell us of any material changes since the start or last renewal of your policy. Failure to do so could result in you not being insured and claims being refused. Material facts are those which would be likely to influence an insurer's consideration of your insurance. If you are in any doubt as to whether a fact is material, you must ask us.

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those which WE already know or ought to know

If YOU breach your duty to provide a fair presentation of the risks to be insured the policy could be cancelled or terms changed in accordance with the policy conditions

Please read carefully the following statement of facts

If YOU are unable to agree to all of these please contact US as soon as is reasonably possible

Failure to do so may result in the policy being cancelled or terms changed in accordance with the policy conditions

A specimen policy document is available upon request

Statement of Fact

1. In respect of the risks to be insured no company or underwriter has declined to issue or renew a policy or imposed special terms
2. Any director partner trustee or representative of your charity or organisation:
 - (a) has never had insurance declined or special conditions imposed by an insurer
 - (b) has never been convicted of any criminal offence other than a driving offence or has any non-motoring prosecutions pending (you only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974)
 - (c) whether in a personal capacity or in connection with any company business or firm has never been declared bankrupt or been the subject of bankruptcy or insolvency proceedings
 - (d) whether in a personal capacity or in connection with any company business or firm is not subject to a County Court Judgement or in Scotland Sheriff Court Decree
 - (e) has never been prosecuted for failure to comply with legislation or served with a Prohibition Notice under any Health and Safety or similar legislation
3. Your organisation has not suffered any loss damage injury or liability during the last five years in respect of the risks to be

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insured wherever these occurred whether insured or not and whether you have made a claim or not

4. Your organisation is not aware (after making enquires of its trustees directors officers) of any circumstances that might lead to a claim against any trustee director or officer

5. Your organisation:

(a) is a legally recognised Charity Community Interest Company or other voluntary not for profit organisation operating for community benefit within England Scotland Wales the Channel Islands or the Isle of Man

(b) does not undertake work abroad other than non-manual visits to countries within the European Union

(c) has an annual income that does not exceed £15,000

(d) is not required to have audited accounts or if it is the accounts for the last financial period are not subject to qualification by the auditor

(e) does not operate a subsidiary trading company for which cover is required under this insurance

(f) has not been subject to any investigation by the Charity Commission (or Scottish equivalent) or any other regulatory or statutory body

(g) has a written health and safety policy if the organisation has 5 or more employees and/or authorised volunteers

(h) complies with any legislation relating to the sale of second hand goods including any provision for safety inspections by competent persons prior to sale

6. If your organisation arranges fireworks displays it:

(a) undertakes a risk assessment

(b) always uses a specialist service provider and checks that the service provider has public liability insurance operative at the time of the display with a limit of indemnity no less than that sought under this insurance and an indemnity to principal extension

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7. Your organisation is not responsible for insuring buildings

8. No allegations of abuse have ever been made against you or any of your employees and volunteers or service providers whilst working for you or acting on your behalf

9. Where you or any of your employees and volunteers or service providers work unsupervised with children or vulnerable adults or have unsupervised access to children or vulnerable adults you have:

a. prepared and implemented a written safeguarding policy that is regularly reviewed

b. appointed someone to advise you on safeguarding matters and deal with allegations or concerns

c. implemented safe recruitment procedures for your employees and volunteers or service providers (including any necessary Disclosure and Barring Service Disclosure Scotland and AccessNI checks where appropriate)

d. provided safeguarding training with refresher/procedure updates based upon current "best practice" for all of your employees and volunteers or service providers

e. arrangements in place for the reporting of concerns and allegations

f. retained securely or will retain securely:

i. a copy of your safeguarding policy and any revisions of it along with records of any training delivered

ii. employment and engagement applications references identity verifications and records of Disclosure and Barring Service Disclosure Scotland or AccessNI checks for all employees and volunteers or service providers where this is required

iii. records of any abuse allegations or incidents including notification to the appropriate authorities

10. Your organisation is not:

(a) an Anglican place of worship

(b) a care home domiciliary care or supported living service

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provider

- (c) involved in the organisation of any event where numbers attending/participating exceed 500 people
- (d) involved in the repair alteration maintenance servicing or renovation of any machinery (including pedal cycles) or electrical equipment
- (e) a club association or other organisation that is a provider of gymnastic activities contact sports motor sports horse riding rifle or pistol shooting archery or historic re-enactments
- (f) an activity centre or any provider of hazardous adventure activities
- (g) involved in any manual work other than work of a low risk nature such as general gardening cleaning litter picking painting or car washing that does not involve working at more than one metre above ground level and/or the use of specialist tools equipment or machinery
- (h) a working museum or railway preservation trust
- (i) a medical or scientific research establishment
- (j) a political lobbying or activist group
- (k) involved in any recycling process
- (l) a motoring club or association
- (m) an employment or work placement agency
- (n) involved in any procession where motor vehicles are used to carry participants
- (o) a hostel night shelter or provider of residential care for children and/or vulnerable adults
- (p) a nursery school or higher education facility
- (q) involved in any hazardous activities such as water sports rock climbing abseiling parachuting or skydiving

CC230 Infectious or Communicable Disease Exclusion

Policy number **06/CHA/0524450**

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Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter
- any mutation or variation to any of the above

whether

- living or dead
- natural or artificial
- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1) any INFECTIOUS OR COMMUNICABLE DISEASE including but not limited to

a. the fear of a threat (whether actual or perceived) from an INFECTIOUS OR COMMUNICABLE DISEASE

b. contamination or fear of contamination (whether actual or perceived) of property by an INFECTIOUS OR COMMUNICABLE DISEASE

but this shall not exclude direct physical loss or physical damage to insured property at the PREMISES occurring during the Period of insurance resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2) any action taken or failure to take action to prevent control or

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respond to any INFECTIOUS OR COMMUNICABLE DISEASE

Provided that

i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event

ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

iii. where WE apply this exclusion the burden of proving the contrary rests with the INSURED

iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

a. Employers' Liability

b. Public Liability

c. Medical Malpractice

d. Reputational Risks

e. Professional Indemnity

f. Governors' Trustees' and Management Liability

g. Directors & Officers Liability

h. Personal Accident

i. Legal Expenses

j. Travel

k. Terrorism

CC239 Food Poisoning defective sanitation vermin or murder or suicide extension

Business Interruption - Removal of Specified diseases cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

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Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the PREMISES on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

- a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the PREMISES
- b. any accident causing defects in drains or other sanitary arrangements at the PREMISES
- c. any discovery of vermin at the PREMISES
- d. murder rape or suicide at the PREMISES

Provided that

- WE shall only be liable for the loss arising at premises YOU occupy and which are directly affected by the occurrence discovery or accident

- Extensions which deem DAMAGE at other locations to be DAMAGE at the PREMISES shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

OUR liability under this extension in respect of any one occurrence discovery or accident shall not exceed the lesser of £250,000 or 25% of

- a. the sum insured by the items or
- b. the limit of OUR liability by the items if the declaration-linked basis applies

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The maximum indemnity period for this extension will not exceed three months beginning from the date on which the restrictions on the PREMISES are applied

CC256 Equipment breakdown - Silent Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

CYBER EVENT

means

- (a) a failure of electronic equipment to correctly recognise process or store any data
- (b) a hostile malicious illegal or transgressive act committed through electronic systems including but not limited to
 - (i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)
 - (ii) hacking (unauthorised access to any computer or other electronic equipment)
 - (iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

- (a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work
- (b) fracturing of any part of the COVERED EQUIPMENT by

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frost when such fracture renders the COVERED EQUIPMENT inoperative

(c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary

(d) ELECTRONIC DERANGEMENT

The following Electronic derangement definition is added

This replaces any existing definition of Derangement and or Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic circuitry controlling or operating the COVERED EQUIPMENT that is not accompanied by visible DAMAGE and requires replacement of one or more insured components of the COVERED EQUIPMENT in order to restore it to its normal operation

Excluding

(a) the rebooting reloading or updating of software or firmware

(b) the incompatibility of COVERED EQUIPMENT with any software or equipment installed introduced or networked within the previous 30 days

(c) the COVERED EQUIPMENT being of insufficient size specification or capacity

(d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

Any exclusion relating to damage to data or damage caused by transmission or impact of any virus or damage caused by failure of a system is deleted

The following exclusions are added

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any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

(a) programming error or programming limitation

(b) loss of data (other than as specifically provided for under any Reinstatement of Data and Computer Increased Costs of Working extension of cover)

(c) loss of access

(d) loss of use

(e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

Reinstatement of data and Computer Increased Costs of Working

(A) Unless otherwise excluded WE will pay the costs YOU incur in reinstating data that is lost or damaged as a consequence of an ACCIDENT to COVERED EQUIPMENT

Providing that

(i) OUR liability is limited solely to the cost of reinstating data onto MEDIA

(ii) WE shall not be liable for loss or damage to software

Limit

£50,000 any one ACCIDENT

(B) In addition WE will pay costs necessarily and reasonably incurred by YOU for the sole purpose of avoiding or diminishing the resulting interruption or interference to YOUR computer operations

Limit

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£50,000 any one ACCIDENT

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY.

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

ENDORSEMENT FORMING PART OF YOUR POLICY.

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

CC291 Cyber Loss Limited Exclusion Clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in connection with

1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a COMPUTER SYSTEM or any unauthorised access to or modification of DATA

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including DATA) and any TIME ELEMENT LOSS directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

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- (i) Fire lightning or explosion
- (ii) Impact by aircraft or vehicle or animal or falling objects
- (iii) Wind storm hail tornado cyclone hurricane earthquake volcano tsunami flood freeze or weight of snow
- (iv) Escape of water or oil
- (v) Riot or civil commotion
- (vi) Subsidence heave or landslip
- (vii) Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- (viii) Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- (ix) Accidental damage to insured property caused by persons physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the provisions of this sub-paragraph 1.2. in the event that hardware or the data storage device of a COMPUTER SYSTEM insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1.1. above which results in damage to or loss of DATA stored on that hardware or the data storage device then the damage to or loss of such DATA shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost DATA under this Policy shall be limited to the cost of reproducing DATA provided that such costs are otherwise indemnifiable under this policy

Such costs shall include all reasonable and necessary expenses incurred in re-creating gathering and assembling such DATA but shall not include the value of the DATA whether to the Insured or any other party even if such DATA cannot be recreated gathered or assembled

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1.3. any

- (i) Unauthorised appropriation of DATA
- (ii) Unauthorised transmission of DATA to any Third Party
- (iii) Misrepresentation or use or mis-use of DATA
- (iv) Operator error in respect of DATA

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. - 1.3. above

1.5. any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. - 1.4. above

Definitions specific to this exclusion

COMPUTER SYSTEM means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

DATA means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

TIME ELEMENT LOSS means business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below:

- a. Employers' Liability
- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks

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- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability
- h. Personal Accident
- i. Legal Expenses
- j. Travel
- k. Terrorism
- l. Cyber
- m. Equipment breakdown

CC336 Cyber amendments applicable to the Liabilities Professional indemnity and Trustees' and management liability sections

The following definitions are added to the Liabilities Professional indemnity and Trustees' and management liability sections

CYBER ACT

means an unauthorised malicious or criminal act or series of related unauthorised malicious or criminal acts regardless of time and place or the threat or hoax thereof involving access to processing of use of or operation of any COMPUTER SYSTEM

CYBER INCIDENT

means

(a) any error or omission or series of related errors or omissions involving access to processing of use of or operation of any COMPUTER SYSTEM or

(b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access process use or operate any COMPUTER SYSTEM

COMPUTER SYSTEM

means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet

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wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

The following definition is added to the Professional indemnity and Trustees' and management liability sections

DATA

means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

THE FOLLOWING AMENDMENTS APPLY TO THE LIABILITIES SECTION OF THE POLICY

The definitions of Data and Property are deleted and replaced with the following

DATA

means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

PROPERTY

means material property

The following exclusion applies

No indemnity will be provided in respect of any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto

This exclusion will not apply to legal liability to pay damages and LEGAL COSTS resulting from

(i) statutory liability under the Employers' Liability cover

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(ii) liability caused by or arising out of a CYBER ACT or a CYBER INCIDENT that results in BODILY INJURY to third parties or physical damage to third party PROPERTY

(iii) liability arising under the Data Protection extension

Any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA is not covered and is not considered as physical loss or damage for the purposes of this exclusion

Data Protection extension - amendment to limit

The total amount WE will pay in respect of (a) is £1,000,000 any one claim and in the aggregate any one period of insurance and not as otherwise stated

THE FOLLOWING AMENDMENTS APPLY TO THE PROFESSIONAL INDEMNITY SECTION OF THE POLICY

Exclusion (22) is deleted and replaced by the following

WE shall not have any liability under this section of the policy for or directly or indirectly arising out of or in any way connected with

(a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto

(b) any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the above no cover otherwise provided under Cover 1(a) for CLAIMS arising from WRONGFUL ACTS committed in the conduct of YOUR BUSINESS shall be restricted solely due to the use of a COMPUTER SYSTEM or DATA

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Amendment to Exclusion (4)

Exclusion (4) is restated as follows

(4) any damage to or destruction or loss of any property (except as provided by Cover 1(b) and Cover 2) including loss of use unless directly caused by a WRONGFUL ACT

Amendment to Cover 2

Cover 2 - Loss of documents is restated as follows

WE shall indemnify YOU for reasonable and necessary costs incurred in restoring or replacing any DOCUMENT which has been unintentionally destroyed damaged lost or mislaid during the PERIOD OF INSURANCE (and which after diligent search cannot be found) the occurrence of which has been NOTIFIED during the PERIOD OF INSURANCE

Amendment to the Limit of Indemnity

The paragraph in respect of the limit for Cover 2(a) is deleted and replaced by the following

In respect of Cover 2 an aggregate sub-limit of indemnity of £250,000 shall apply in respect of all such losses in any one period of insurance

THE FOLLOWING AMENDMENTS APPLY TO COVER 2 OF THE TRUSTEES' AND MANAGEMENT LIABILITY SECTION OF THE POLICY

Exclusion (i) is deleted and replaced by the following

No indemnity will be provided in respect of

(a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto

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(b) any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

However this exclusion shall not apply to claims for legal liability under Cover 2 (a) Trustees' and management liability arising from a WRONGFUL ACT of

(a) any TRUSTEE when carrying out any duty as TRUSTEE
or

(b) any EMPLOYEE when acting on behalf of the TRUSTEE
when carrying out any duty of the TRUSTEE

involving access to processing of use of or operation of any COMPUTER SYSTEM or DATA

EXPLANATORY NOTE NOT FORMING PART OF THE POLICY

In recognition of the long-term change in working patterns brought about by the pandemic we previously enhanced our policy cover in respect of employees working from home, which was initially applied via our website. This endorsement embeds the existing cover from our website into your policy.

ENDORSEMENT FORMING PART OF THE POLICY

CC353 Office Equipment

The following extension is added to the Property damage section

If CONTENTS are insured WE will pay for DAMAGE to office contents owned by YOU whilst kept at any of YOUR employees' homes within the GEOGRAPHICAL LIMITS

Provided that no payment is made for the same claim under any other policy

Limit

£2,500 any one item

£5,000 any one claim

CC390 Prevention of Access - non-damage exclusion

Any cover (however titled) provided by this policy in respect of prevention denial or hindrance of access to or use of the

Policy number **06/CHA/0524450**

Date of issue **14 October 2024** Effective from **16 October 2024**

Charity and Community Insurance policy pack

Policy schedule

PREMISES as a result of

- the action of government police emergency services or local authority or
- any other similar cover

not involving damage to property (whether the property of the INSURED or any other party) is deleted

This clause does not apply to more specific extension(s) or parts of extension(s) in respect of

- bomb scare or
- food poisoning defective sanitation vermin or murder or suicide

CC391 Failure of Supply amendment

Applicable to any section of the policy headed

- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

The following exclusion is added to the Failure of Supply extension

any loss resulting from DAMAGE to overhead cables unless occurring within 1 mile of the PREMISES

Policy schedule

Cover for
New House Farm, The Marsh, Weobley, HEREFORD, HR4 8RP

Section 1 Property damage

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Contents including	£5,000		
Contents	£5,000		

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£250

Other causes	Excess
THEFT	£250
ESCAPE OF OIL	£250
Deterioration of refrigerated stock	£50
All other losses	£250

Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Section 3 Equipment breakdown

Section applies.

Excess: £250



Charity and Community Insurance policy pack

Policy schedule



General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 7 Personal accident

Insured persons or category of persons	Cover type	Number of units insured	Deferment period
Volunteers	Type A	1	2 week(s)
Volunteers	Type A	1	2 week(s)

Cover types

Type A

Accidents arising at any time

Type B

Accidents arising out of and in the course of employment by the Insured

The table below shows the level of benefit for each unit for the occurrences listed.

Occurrence	Level of benefit per unit
Death	£2,500
Loss of one or more limbs or eyes or loss of hearing	£2,500
Permanent total disablement	£2,500
Temporary total disablement - amount per week	£100
Temporary partial disablement - amount per week	£40

Section 9 Liabilities

Cover 1 Employers' liability

Limit of indemnity £10,000,000

Description of employee	Estimated waggeroll
Volunteers low haz -non-man'l	N/A

Cover 2 Public & products liability

Cover	Limits of indemnity	Third party property damage excess
Public liability	£5,000,000	£250
Products liability	£5,000,000	N/A

Section 10 Reputational Risk

Charity and Community Insurance policy pack

Policy schedule



Cover 1 Libel and slander

Cover applies

Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000

Cover 3 Death of Patron

Cover applies

Section 13 Trustees' and management liability

Basis of cover	Limit of indemnity	Excess	Wrongful Act Date
Trustees' liability	£100,000	£0	N/A

Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number: 06/CHA/0524450
Name of policyholder: The Trustees for the time being of Hereford
Diocesan Guild of Bellingers
Date of commencement of insurance policy: 16 October 2024
Date of expiry of insurance policy: 15 October 2025

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)



Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

