

# Parishguard Insurance renewal pack

## Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy. If you need to make any changes, please contact us.

This schedule also shows any excesses which apply. An excess is the amount that you would have to pay towards any claim.

If any clauses are shown, these are changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

Please read the schedule alongside your Parishguard Insurance policy document.

If you need a copy of the policy document, please contact us or visit [www.ecclesiastical.com/ME858](http://www.ecclesiastical.com/ME858)

### Premium details

Premium: **£1,028.94**

This is made up of a premium of £918.68 plus Insurance Premium Tax of £110.26.

### Long Term Agreement

In return for your commitment to enter into a Long Term Agreement, we have discounted your premium against the relevant sections of the policy. Your Long Term Agreement runs until 23 June 2025.

### Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule. If a section is not shown you do not have that cover in force.

Insured premises	Holy Trinity Church Hall, Trinity Close, Ashby-De-La-Zouch Leicestershire, LE65 2FG
Policy sections	Section 1 Property damage Section 2 Loss of income
General cover	
Policy sections	Section 3 Money Section 4 Theft by officials Section 5 Liabilities Section 7 Personal accident

Policy number **04/XPG/0349042**

Date of issue **25 May 2022** Effective from **24 June 2022**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

**Policy number**  
04/XPG/0349042

**Insured**  
The Vicar and Churchwardens  
for the time being and the  
Parochial Church Council of  
Holy Trinity Ashby de la Zouch  
in the Diocese of Leicester

**Premises**  
Holy Trinity Church Hall, Trinity  
Close, Ashby-De-La-Zouch  
Leicestershire, LE65 2FG

**Period of insurance**  
24 June 2022 to  
23 June 2023

**The policy document**  
If you need a copy of the policy  
documents, please visit  
[www.ecclesiastical.com/ME858](http://www.ecclesiastical.com/ME858) or  
contact us.

## Policy schedule

Cover for

**Holy Trinity Church Hall, Trinity Close, Ashby-De-La-Zouch  
Leicestershire, LE65 2FG**

### Section 1 Property damage

A Long Term Agreement, including a premium discount of 25%, applies to this section.

#### Items covered

The 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
Buildings	£766,913
Contents	£19,498

#### Important

The above sum insured represents 100% of the cost of repair/restoration of the premises according to our last re-valuation. You must ensure that the sum insured remains adequate to indemnify you in the event of serious loss or damage. Please contact us if you have any concerns.

#### Insured events and excesses

The policy document lists all the insurable events available under the policy. The table below shows which of those events you are insured for and the excess you will need to pay in the event of a claim.

Event	Excess	Event	Excess
Fire, lightning and explosion	£250	Escape of oil	£250
Aircraft	£250	Impact	£250
Riot	£250	Falling trees	£250
Malicious persons	£250	Falling aerials	£250
Earthquake	£250	Accidental damage	£250
Storm	£250	Theft or attempted theft	£250
Flood	£250	Glass, sanitary fixtures and signs	£250
Escape of water	£250		
Burst pipes	£250		

#### Limits applying to Theft or attempted theft

(a) Contents	£25,000 any one item
(b) External metal	£7,500 any one period of insurance
(c) Subsequent damage	£7,500 any one period of insurance
(d) For contents in unlocked outbuildings	£1,000 any one claim

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**Theft of external metal condition**

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system agreed by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

**All Risks extension**

This extension provides cover for the items shown whilst anywhere in the location specified. Where "Unspecified Items" is shown, a limit of £1,000 for any one item also applies.

**Insured property**

Item	Sum insured	Location	Excess
Unspecified Items	£5,000	Anywhere in the UK	£100

**Section 2 Loss of income**

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Limit of indemnity: £100,000 any one event

Maximum indemnity period: 48 months

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### General Cover

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

### Section 3 Money

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Excess £250

#### Limit

This table shows the limit of our liability for any one loss.

Types of money	Limit
Non-negotiable money	£250,000
Other money	
In transit or in a bank night safe	£5,000
Whilst counted or in the home of an authorised officer or employee	£5,000
In a locked safe on the premises	£5,000
Any other loss	£500

### Section 4 Theft by officials

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Excess £250

Limit of indemnity: £10,000



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### Section 5 Liabilities

A Long Term Agreement, including a premium discount of 25% applies to this section.

#### Cover 1 Employers' liability

Limit of indemnity £10,000,000

#### Cover 2 Public and products liability

Cover	Limit of indemnity
Public and products liability	£5,000,000

#### Retroactive dates for standard liability extensions

The retroactive date is the date from which acts giving rise to a claim are covered.

Extension	Retroactive date
Errors and omissions	8 August 1988
Errors and omissions - independent examination	8 August 1988
Pastoral care indemnity	8 August 1988

### Section 7 Personal accident

A Long Term Agreement, including a premium discount of 25%, applies to this section.

#### Level of benefit

This table shows the level of benefit for each insured person. Insured persons include employees and authorised volunteers whilst engaged in your business or authorised activities. The policy document lists all insured persons.

Occurrence	Level of benefit 3-15 years of age	Level of benefit 16-80 years of age
Death	£5,000	£10,000
Loss of one or more limb(s) or eye(s)	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement - amount per week for up to 104 weeks	£10	£100

## 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:	04/XPG/0349042
Name of policyholder:	The Vicar and Churchwardens for the time being and the Parochial Church Council of Holy Trinity Ashby de la Zouch in the Diocese of Leicester
Date of commencement of insurance policy:	24 June 2022
Date of expiry of insurance policy:	23 June 2023

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.



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## Terms and Conditions

Thank you for choosing to pay your insurance policy premium by instalments. The provision of this Instalment plan is subject to the following Terms and Conditions.

### Terms and Conditions applying to your Instalment plan

1. It is a condition of this Instalment plan that repayments are made to us by a valid direct debit through an eligible bank account and that you are 18 years of age or older.
2. The information provided by you to the lender is correct and is to form the basis of this Instalment plan.
3. You shall maintain sufficient funds in the bank or building society account nominated by you to us in order to meet all amounts due under this Instalment plan.
4. If we are unable to collect any instalment due to us as a result of insufficient funds, we will request the payment again after 14 days. If we are unable to collect the missing instalment(s) from you following this request, we will contact you and request that the default is resolved. If we are still unable to collect the missing instalment(s), we shall be entitled to cancel the policy of insurance.
5. When we make a decision to give you credit, we may use the information provided to us by a credit reference agency. If the information they provide to us about you means we decide not to progress your Instalment plan, we will give you the details of that agency.
6. Any additional and/or refund of insurance premiums will be included in this Instalment plan and either increase or reduce any future payments. We will advise you in advance of any changes to your payments under this Instalment plan. If there is any excess in the payments that you make to us under this Instalment plan which results in a refund being due to you, that refund will be transferred directly into your bank account by us.
7. The policy of insurance to which your Instalment plan relates is an annual contract. In the event that you make a claim under the policy of insurance, you shall remain liable for any outstanding instalments under this Instalment plan. We have the right to deduct the balance of any remaining premium from any claims settlement before making payment to you.
8. This Instalment plan will continue unless cancelled by either you or us giving 14 days' written notice.
9. These terms and conditions are governed by the laws of England and Wales and are subject to the jurisdiction of the courts of England and Wales. All communications with you in relation to this plan shall be in English.



**Customer Services**  
**0345 777 3322**

Mon to Fri 8am-6pm

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**Policy number**  
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**Date of issue**  
**25 May 2022**

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**Period of insurance cover**  
**24 June 2022 to**  
**23 June 2023**