

# HALLGUARD

summary of cover



 **Ecclesiastical**

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# This is a summary of the cover provided by our Hallguard Insurance policy.

This document provides a summary of the main features provided by our standard Hallguard policy.

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

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

## The policy offers you insurance cover for

- Your buildings.
- Your contents and personal effects.
- Your loss of income.
- Your money.
- Your losses following theft by officials.
- Your legal liabilities towards employees, authorised volunteers or members of the public following an accident.
- You or your employees or authorised volunteers being unable to work because of an accident.

## Optional cover

For an additional premium you can insure all of your property insured by the policy against Acts of terrorism.

## Excesses

For claims under the Property damage, Money and Theft by officials sections you will be responsible for the first amount of the claim. The excess applicable to your policy will be shown in your schedule.

You can obtain a discount in premium for increased excesses.

## Long term agreement

You can choose to enter into an agreement to continue the insurance with us for a period of five consecutive years, in exchange for a 25% discount from the annual 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.

## Payment by instalments

If you wish, your premium can be paid by monthly instalments at no additional cost. Please request a direct debit form for further details.

## Fund raising events and special activities

We consider events such as fetes, coffee mornings and bake sales as normal church hall activities and this policy will provide cover for these. But, occasionally you may run more unusual or hazardous activities such as fireworks displays, abseiling or rock climbing. You would need to let us know if you are planning any events like these. Most events will pose no problem but you need to be aware of your obligations under, for example, Health and Safety legislation.

Where activities of an especially hazardous nature are undertaken such as a fireworks display, clay pigeon shoots, abseiling or rock climbing we would expect you to use a competent specialist provider and check that they have adequate public liability insurance in place at the time of the event and where you can confirm this, we would not normally charge an additional premium.

Our 'Made Simple' guide to organised events gives more information and you can read it at

[www.ecclesiastical.com/madesimple](http://www.ecclesiastical.com/madesimple)

## General information

- The policy is underwritten by Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with 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.

## Claims service

**0345 603 8381**

or, if calling from abroad,

**+44 (0) 1452 872 701**

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

## Complaints procedure

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:

Ecclesiastical Insurance Office plc  
Beaufort House,  
Brunswick Road,  
Gloucester,  
GL1 1JZ

Tel: 0345 777 3322

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

## Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially.
- Keep you informed of the progress of the investigation.
- 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.
- 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](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website <http://ec.europa.eu/consumers/odr/>, which has been set up by the European Commission.

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

## The Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

**[www.fscs.org.uk](http://www.fscs.org.uk)**

or write to:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street,  
London EC3A 7QU.

Tel: **0207 741 4100** or **0800 678 1100**

Fax: **0207 741 4101**

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

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

# Property damage

## Features and benefits

Unless we agree a more limited arrangement with you, this section covers the hall buildings and contents against a wide range of events such as fire, malicious persons, storm, flood and theft.

### Theft

(includes walk-in theft).

### Accidental damage

Included as standard.

### 'All Risks' cover

Up to £5,000 'all risks' cover included as standard, in any one period of insurance, for unspecified contents anywhere in the UK. Option to specify items for higher limits and extend cover to Europe or Worldwide.

## Significant or unusual exclusions or limitations

You must tell us as soon as reasonably possible if the use of the building ceases on a permanent basis or when the usual activities at the premises have ceased pending a decision regarding the future of the building. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.

Excluding wet or dry rot.

Excluding subsidence, heave or landslip.

Excluding terrorism unless specifically insured.

Excluding any value attached to an item of contents by reason of its antiquity.

Excluding the excess, the amount of which will be agreed with you and confirmed on the policy schedule.

### Limits

Standard limit of £25,000 for any one item of contents.

£1,000 any one claim for contents in unlocked outbuildings.

Excluding theft of parts of the buildings or its fixtures (including external metal) when scaffolding has been erected unless agreed otherwise with us.

Restrictions apply for theft of external metal. Please contact us if you need further information or check your current schedule.

### Limit

£1,000 for any one item of contents.

## Features and benefits

### Sums insured

For buildings the sum insured should represent the full cost of rebuilding the property, using techniques and materials which are substantially the same as the original, but may not be of the same period, including an allowance for fixtures and fittings, heating and lighting installations, windows, boundary walls, fences and gates, outbuildings, extensions, non-recoverable VAT, architects', surveyors' and consulting engineers' fees, the cost of debris removal and of meeting public authority requirements.

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

## Significant or unusual exclusions or limitations

The sums insured will be the most we will pay.

## Special features

### Features and benefits

#### Archaeological costs

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

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

## Significant or unusual exclusions or limitations

Excluding any below-ground excavations.

*Limit*

£250,000 any one claim.

## Features and benefits

### Planning (Listed Buildings and Conservation Areas) Act 1990

The requirements of the planning authorities cannot be predicted with certainty. This extension therefore provides for the costs of meeting conditions made by your local authority under this legislation, or its equivalent in Scotland and Northern Ireland, after an insured event.

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

### Property in the open

This includes garden fixtures, external lighting and security equipment, plus lawn mowing equipment.

### Office equipment

Covers equipment in an office away from your premises or in the home of an employee or responsible representative.

### Musical instruments

Covers musical instruments and other portable items, whilst in the care of employees and authorised volunteers in the UK.

## Significant or unusual exclusions or limitations

### Limit

20% of the buildings sum insured.

### Limit

£5,000 any one claim.

### Limit

£10,000 any one claim.

### Limits

£2,500 any one item and  
£10,000 any one claim.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

## Features and benefits

### Clothing and personal effects

Covers items belonging to employees and authorised volunteers whilst engaged in your business or activities.

### Raffle prizes and donated goods

Covers items whilst in the care of employees and authorised volunteers anywhere in the UK.

### Exhibition property and marquees

Cover for marquees and other items not belonging to you but for which you are responsible used in connection with your exhibition, festival or event anywhere in the geographical limits, and in the course of transit to or from such locations.

### Minor contract works

When you sign a JCT contract (or any similar contract with our agreement) for building works, this extension provides you, free of charge, with the cover you need to comply with your insurance obligations as 'the employer'. It includes your obligation to insure both the new works and the existing premises in the joint names of yourself and the contractor.

## Significant or unusual exclusions or limitations

### Limit

£1,000 per person.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

### Limits

£1,000 any one item and  
£5,000 any one fund raising event.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

### Limits

£2,500 any one item and  
£10,000 any one exhibition, festival or event.

Excluding damage by theft or attempted theft to property left in an unattended vehicle unless the property is hidden from view and all windows and sunroofs are securely closed and the boot and all doors are locked.

### Limit

£150,000 any one project for the new works and site materials.

The policy sums insured will apply in respect of the existing buildings and contents.

If the contract price for the work is over £150,000 please contact us. We can provide cover but an additional premium will usually be required.



# Loss of income

## Features and benefits

Covers loss of income that arises following a fire or other damage insured under the Property damage section.

For example, you may be unable to hire out the premises to other organisations.

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

## Significant or unusual exclusions or limitations

### *Limit*

Standard limit of £100,000 any one event.

## Special features

### Features and benefits

#### Archaeological digs

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

#### Other venues

Covers your lost income or increased costs if damage caused by an insured event occurs:

- at another venue where you are holding a fund raising event, exhibition or other activity.
- to your property (used for the fund raising event, exhibition or other activity) whilst at your premises or in transit.

#### Prevention of access

Covers prevention of access to your premises following damage to a neighbouring property by a cause which is covered under your policy.

### Significant or unusual exclusions or limitations

### *Limit*

Overall, the standard limit of £100,000 will apply.

### *Limit*

£10,000 any one incident.

### *Limit*

The standard limit of £100,000 will apply.

# Money

Features and benefits	Significant or unusual exclusions or limitations
Covers loss of money belonging to you or for which you are responsible.	Excluding the excess, the amount of which will be agreed with you and confirmed on the policy schedule.
For non-negotiable money such as crossed cheques and postal orders.	<i>Limit</i> £250,000 any one loss.
Loss of money in transit or in a bank night safe.	Cash over £3,000 whilst in transit unless accompanied by at least two persons. For cash over £5,000 we require three persons. A professional security firm is required if £10,000 or over. <i>Limit</i> £5,000 any one loss.
Loss of money while being counted or in the home of an authorised officer or employee.	<i>Limit</i> £5,000 any one loss.
Loss of money from a locked safe on the premises.	<i>Limit</i> £5,000 any one loss.
Any other loss.	<i>Limit</i> £500

## Special features

Features and benefits	Significant or unusual exclusions or limitations
<p><b>Fund raising events</b></p> <p>All the above limits (except 'non-negotiable money' and 'any other loss') are doubled for the period from two days before to seven days after a fund raising event.</p>	

### Features and benefits

#### Damage to clothing and personal effects

Covers items belonging to employees or officials which are damaged as a result of theft of money.

#### Fraud and identity theft

Covers fraudulent use of credit and debit cards used in connection with your organisation. Also covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge.

### Significant or unusual exclusions or limitations

#### Limit

£1,000 per person.

Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by you or any of your officials. Identity theft costs must be agreed by us in advance.

#### Limits

£1,000 per card in any one period of insurance.

£1,000 any one period of insurance for identity theft.

## Theft by officials

### Features and benefits

Covers loss of your money caused by an act of fraud or dishonesty of an employee, official or voluntary worker committed during the period of insurance and discovered within 24 months of the cover ending.

Including auditors' fees which you incur to substantiate the loss, subject to our prior consent.

### Significant or unusual exclusions or limitations

Standard limit of £10,000 for all acts of theft caused by one official or two or more officials acting in collusion.

Excluding the excess, the amount of which will be agreed with you and confirmed on the policy schedule.

# Liabilities

## Features and benefits

### Employers' liability

Provides cover if you are legally liable to pay damages to an employee or volunteer who is injured whilst working on your behalf.

### Public and products liability

Provides cover if you are legally liable for injury to a member of the general public or damage to their property. For example, if someone is injured whilst in your hall, you may be held liable to pay damages to them, and any associated legal costs.

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

## Significant or unusual exclusions or limitations

### Limit

£10,000,000 any one event (£5,000,000 if terrorism-related).

Including legal costs and expenses.

### Limit

The standard indemnity limit is £5,000,000.

We can consider requests for alternative limits.

Public liability limit of indemnity is for any one event.  
Products liability limit of indemnity is for any one period of insurance.

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

## Special features

## Features and benefits

### Contingent motor liability

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

## Significant or unusual exclusions or limitations

Excludes damage to the vehicle itself and any property being carried on it.

### Limit

The indemnity limit for Public and products liability will apply.

## Features and benefits

### Indemnity to private hirers

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

### Additional clean up costs

Covers your legal liability in respect of remediation costs charged by the Environment Agency for sudden and accidental pollution occurring during the period of insurance and in connection with your business or activities.

## Significant or unusual exclusions or limitations

Excludes liability arising out of activities of a hazardous nature.

Excludes liability arising out of the use of bouncy castles or other inflatables, fly walls, bungee equipment or any similar activity equipment.

Excludes liability arising out of food and drink supplied at the event where such goods have been supplied by a professional caterer.

*Limit*

£2,000,000 any one event (any one period of insurance in respect of products).

Inclusive of legal costs and expenses.

Excludes removal or disposal of any waste deposited by you.

*Limit*

£1,000,000 in respect of all incidents occurring during the period of insurance.

Inclusive of legal costs and expenses.

You shall be liable for 10% of the cost of any claim giving rise to indemnity under this extension subject to a minimum contribution of £2,500.

# Personal accident

## Features and benefits

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

Hall committee members, employees, authorised volunteers or youths, whilst engaged in your business or activities.

## Significant or unusual exclusions or limitations

Excluding accidental injury to persons under the age of 3 years or persons who after the expiry of the period of insurance will have attained the age of 80 years.

Excluding certain hazardous sports or activities.

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

## Benefits

	16 - 80 years (inclusive)	3 - 15 years (inclusive)
Death	£10,000	£5,000
Loss of one or both eye(s) or one or more limb(s)	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement	£100 per week	£10 per week

## Special features

### Features and benefits

#### Medical expenses

(including dental and surgical expenses)

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

Hospital benefit if as a result of the injury the insured person goes into hospital for in-patient treatment.

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

#### Clothing and personal effects

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

### Significant or unusual exclusions or limitations

#### Limits

£2,500 per person for medical expenses.

£20 a day up to £200 for hospital benefit.

£5,000 per person for medical expenses following assault.

#### Limit

£1,000 per person.

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

# Contact us

For further information on any of our products, call us on

**0345 777 3322**

Monday to Friday 8am to 6pm (excluding bank holidays). We may monitor or record calls to improve our service

You can email us at

**churches@ecclesiastical.com**

Or visit us at

**www.ecclesiastical.com/church**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on 0345 777 3322. You can also tell us if you would like to always receive literature in another format.

## Other useful contacts

Ecclesiastical Financial Advisory Services for Independent  
Financial Advice

**0800 107 0190**

**www.ecclesiastical.com/getadvice**

Ecclesiastical Home Insurance:

**0800 917 3345**

**www.ecclesiastical.com/churchworker**



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Gloucester GL1 1JZ

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