



Church Fellowship Connect

Cover for churches meeting in hired,
rented or loaned premises





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Church Fellowship Connect is specially designed for churches that meet in hired, rented or loaned premises and takes into account the wide range of activities which they are involved in.

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Church Fellowship Connect

The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask for a copy of this. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies that are available for churches. We have also included extra information that may help you.

Cover under our Church Fellowship Connect policy is provided by Ecclesiastical Insurance Office plc.

Church activities

Churches provide a wide range of support for the communities in which they operate. We can meet the insurance needs of your church for:

- meetings and services
- young people's work (including any church-run after-school care, nursery school, playgroup or youth group)
- community work (including domestic work and domestic gardening)
- office and administration work and storing your property.

There are many other activities which present a higher risk of injury or damage and we would expect you to tell us about these so that we can decide if we can cover them or not. The following examples are types of unusual or dangerous activities you need to tell us about.

a) Any of the following activities

- Abseiling, aerial activities of any kind, American, Australian or Gaelic rules football, climbing where you need to use your hands as well as feet (other than children's playground equipment), fire walking, firework displays or bonfire events, forest school activities, glacier walking or trekking, gorge walking and similar, gymnastics, horse, pony or donkey riding of any kind, martial arts or fighting sports of any kind, Olympic-style weightlifting, parkour or freerunning, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, tree climbing, and underground activities of any kind including caving and potholing
- Football that is played within a league system or organising and running a football league system

- Water activities (other than swimming or snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft under nine metres long while operated on inland waterways only or within three miles of the coast as long as they are not used in any white-water activity)
- Manual work (other than domestic work and domestic gardening)
- Work or activities abroad (other than temporary visits to go to meetings or services, and office work for your church)

b) Any activity that involves using the following

Airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items, land or kite or fly boards of any kind, land, sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, segway vehicles, skates, skateboards or hoverboards, skis, sleds, snowboards, snow tubes of any kind, toboggans, water-based play inflatables or weaponry

c) Any activity that involves owning, having or using any mechanically propelled vehicle, whether or not you need compulsory motor insurance for that vehicle

If you are not sure about any activity, contact us or your insurance advisor.

Football played in a league system is an example of the extra cover we can provide. You can add this to the policy for an extra charge but it only relates to a team organised and run by the church. Cover would not apply to organising or running a football league. The cover only applies to a team taking part in a league.

Why Ansvar?

We are a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy means we will not deal with organisations which are mainly involved in alcohol, tobacco, gaming and armaments.

We also give a percentage of our profits to help charities involved in alcohol and drug-education rehabilitation.

We have been trading in the UK for over 50 years and are well-known for offering an excellent personal service and providing a fast and sympathetic response to claims. We are a business division of Ecclesiastical Insurance Office plc.

If you want to find out more about us, please go to our website at www.ansvar.co.uk



Standard package covers and options

Section of cover	Minimum sums insured or limits	Package cover	
		A	B
Employers' liability	£10,000,000 indemnity limit	✓	✓
Public and products liability	£5,000,000 indemnity limit £100,000 indemnity limit for libel and slander (including publishers' indemnity)	✓	✓
Legal expenses	£250,000 indemnity limit	✓	✓
All risks extensions	£1,000 per person for personal effects £500 for stock £2,500 for theft of keys £5,000 for communion ware £10,000 for all claims under the above extensions in each period of insurance	✓	○
Trustees' indemnity	£100,000 indemnity limit	✓	○
Money	£3,500 while being transported and on the premises during working hours or at the home of an employee £1,000 on the premises in a locked safe	✓	✗
Business interruption	£25,000 for loss of income £25,000 for extra expenses	✓	✗
Personal accident	£10,000 death or permanent disability benefits £100 for weekly benefit Reduced benefits apply to people aged over 65 or under 16	✓	✗
PR crisis communication	£5,000	✓	✗

You may choose higher sums insured and different indemnity limits (other than for employers' liability)

Key to table:

✓ this section of cover is included in the package. ○ this section of cover is optional. ✗ this section of cover is not available for this package.

Optional cover

You can add extra cover or sections of cover as follows.

Package cover A:

- Office contents
- All risks - for specified or unspecified items of property
- Computer breakdown (for computer equipment covered under the Office contents or the All risks sections or both)
- Fidelity guarantee
- Professional indemnity
- Motor policy compensation
- Cyber (a 'managing risk' guide including a summary of cover is available)

Package cover B:

- All risks – for specified or unspecified items of property (Package cover B only includes the all risks extension if you choose the optional cover for specified or unspecified items of property)
- Trustees' indemnity



Tax

We add insurance premium tax (IPT) to your premium at a rate set by the Government.

Instalments

You can pay the premium in monthly instalments as long as you meet our minimum level of premium for this facility. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

Discounts

- One-year no-claims discount
- Three- or five-year long-term undertaking (optional)

Helplines

Available 24 hours a day, 365 days a year.

- Counselling
- Emergency assistance
- Eurolaw commercial legal advice
- Emergency glass replacement
- Public-relations (PR) crisis advice and help with the media

Available Monday to Friday 9am to 5pm (not including public and bank holidays).

- Tax advice (commercial)

Index-linking

Each month we automatically increase the sums insured for office contents and all risks sections in line with rises in general inflation.

Importance of having adequate sums insured

- You should ask your insurance advisor for advice on sums insured and indemnity limits. However, it is your responsibility to make sure that the sums insured are enough.
- If a sum insured is not enough to replace all of the property insured or a loss of all income, we may reduce the amount of a claim payment in equal proportion.
- You should regularly review your sums insured even though automatic index-linking applies to the office contents and all risks sections.
- Sums insured should include value added tax (VAT) if this applies.
- For any computers under the all risks section, include the cost of proprietary software and any specialist installation charges.
- Under the business interruption section, the standard cover does not include the income you receive from gifts, donations and collections as these may not reduce after loss or damage. However, if you believe that the income from gifts, donations and collections will be affected, we can provide cover if you ask us, but please bear in mind that we will need to adjust the sum insured to include this income.

Settling claims

- If an excess applies to a claim, we will take off the amount of the excess from the claim settlement.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless we say otherwise.

Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your activities.
- We will not pay a claim (unless we say otherwise) if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

Section of cover	Special requirements	Summary of special requirements
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Business interruption	Backing up of electronic data Monthly statement (for book debts extension) Pests or vermin	Regularly backing up and storing electronic data Record-keeping and storing records Getting our permission before restricting the use of the premises
Money	Record-keeping Security Carrying limits	Record-keeping and storing records Safes and strongrooms being kept locked and keys kept safe Using a given number of people or security company to carry money when it is transported
Office contents	Security devices Refrigerated contents	Using security devices and removing keys when the office is unattended You need a maintenance contract for refrigerators over 10 years old
Employers' liability	Corporate manslaughter	Immediately telling us about any legal action
Public and products liability	Using bouncy castles and other land-based inflatables or trampolines Clean-ups or litter picks Safeguarding policy for children or vulnerable adults Use of your gym equipment Second-hand goods (products liability) Use of a baptistry Libel and slander (including publishers' indemnity) Pastoral care Face painting and henna tattoos Corporate manslaughter	Supervision, safety and location requirements for equipment Safety procedures and using protective personal equipment You, your employees and professional suppliers keeping to your written protection policy Reviewing your protection policy at least once a year Supervision and training Checking goods and record-keeping Safety checks and procedures Following the advice given by a Queen's Council Choosing, appointing and supervising people who are involved in pastoral care Safety procedures and hygiene precautions Immediately telling us about any legal action
Trustees' indemnity	Electronically held documents	Regularly backing up and storing electronic data
Computer breakdown	Backing up electronic data Anti-virus maintenance	Regularly backing up and storing electronic data Updating anti-virus protection
Fidelity guarantee	Best practice	Employee references and accounting procedures that you should follow
Professional indemnity	Insurance checks for labour-only sub-contractors and self-employed	Checking insurance documents

Policy summary

Cover under the policy applies within the United Kingdom, the Channel Islands and the Isle of Man only unless we say otherwise. See the policy wording for full details of cover, exclusions, and the general conditions and general exclusions.

Legal expenses

DAS Legal Expenses Insurance Company Limited (DAS) manage the claims and deal with the administration on our behalf.

Cover and limits	Significant exclusions
<p>Legal costs or expenses, including compensation awards where specified, we have agreed to for the insured incidents as shown</p> <p>Section limit</p> <p>£250,000 for all claims resulting from one or more events arising at the same time or from the same cause. This applies to all insured incidents including any compensation awards. (Employment compensation awards accepted as part of a claim are limited to £1,000,000 in total for all such awards in any one period of insurance.)</p>	<p>Applies to all insured incidents:</p> <p>Any compensation (other than employment compensation awards or legal defence under current data-protection legislation following civil action by an individual)</p> <p>Copyrights, trademarks, intellectual property or confidentiality agreements</p> <p>Fines, penalties or damages</p> <p>Franchise or agency agreements</p> <p>Loss, alteration, corruption or distortion of, or damage to, personal data and cyber-related claims such as hacking or viruses</p> <p>Where you are bankrupt or you become bankrupt at the start of or during a claim</p>
<p>Insured incidents:</p> <p>Employment practices legal protection – defending your legal rights:</p> <ul style="list-style-type: none"> before legal proceedings are issued after dismissing an employee in the early conciliation procedure through ACAS (Advisory, Conciliation and Arbitration Service) before going to an employment tribunal in dealing with unfair dismissal disputes under the ACAS arbitration scheme in legal proceedings relating to a contract of employment or breach of statutory employment rights 	<p>Personal injury or damage to property</p> <p>Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations</p>
<p>Employment compensation awards – if a claim is accepted under employment disputes above, we will pay:</p> <ul style="list-style-type: none"> any basic and compensation award an order for compensation or damages if you have broken your statutory duties under employment legislation 	<p>Failure to provide records under minimum-wage laws</p> <p>Health-and-safety-related dismissals under Section 44 of the Employment Rights Act 1996</p> <p>Paternity, parental or adoption rights</p> <p>Pregnancy or maternity rights</p> <p>Trade-union activities, membership or non-membership</p>
<p>Employee civil legal defence – of an employee’s legal rights if civil action is taken against them for unlawful discrimination or as trustee of a pension fund for your employees</p>	
<p>Service occupancy – negotiation for your legal rights against an employee to recover possession of your premises</p>	

Legal expenses (continued)

Cover and limits	Significant exclusions
<p>Legal defence – or representation for your employees’ legal rights:</p> <ul style="list-style-type: none"> • before legal proceedings are issued when dealing with the police or Health and Safety Executive where a criminal offence may have been committed in connection with your activities • in criminal proceedings arising out of your activities • in a civil action for compensation under current data-protection legislation, including paying any compensation awarded to an individual • following civil action for wrongful arrest for theft during the period of insurance • in appealing against the terms of any statutory notice which affects your activities <p>Costs relating to jury service and court-attendance expenses which are not more than the net salary or wages for the time away from work less any amount which you, the court or tribunal, have refunded</p> <p>Cover (except for statutory notice appeals) also applies outside the United Kingdom to the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Breaking road-traffic laws or regulations</p> <p>Compensation awarded to a data controller or data processor</p> <p>Fines imposed by the Information Commissioner or any other regulatory or criminal body</p>
<p>Contract disputes – negotiating your legal rights in a contractual dispute for buying, hiring, selling or providing goods or services</p>	<p>£500 excess if the amount in dispute is more than £5,000</p> <p>Amount in dispute under £250 including value added tax (VAT)</p> <p>Computer hardware, software systems or services</p> <p>Disputes for money owed after 90 days of a debt being due</p> <p>Employment contracts</p> <p>Loans, mortgages, pensions, guarantees or any other financial products</p> <p>Motor vehicles</p> <p>Sale, purchase, terms of a lease, licence or tenancy, of land or buildings</p>
<p>Debt recovery – negotiating your legal rights, including enforcement, to recover money from selling or providing goods or services</p>	<p>Claims after 90 days of the debt being due</p> <p>Computer hardware, software systems or services</p> <p>Debts under £250 including value added tax (VAT)</p> <p>Debts bought from someone else</p> <p>Disputes where the other party implies that a defence exists</p> <p>Loans, mortgages, pensions, guarantees or any other financial products</p> <p>Motor vehicles</p> <p>Sale, purchase, terms of a lease, licence or tenancy, of land or buildings</p>
<p>Property protection – negotiating your legal rights in any civil dispute relating to property following any event which causes damage to that property, or a legal nuisance or a trespass</p>	<p>Contract disputes</p> <p>Defending your legal rights</p> <p>Enforcing a legal property agreement</p> <p>Goods being transported or on loan or hire</p> <p>Motor vehicles</p>
<p>Personal injury – negotiating your employees’ and their family members’ legal rights following a specific or sudden accident that causes death or bodily injury to them</p> <p>Cover also applies outside the United Kingdom to – the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Clinical negligence</p> <p>Defending your legal rights or your employees’ and their family members’ legal rights</p> <p>Illness or injury that develops gradually</p> <p>Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused a physical bodily injury</p>

Legal expenses (continued)

Cover and limits	Significant exclusions
<p>Tax protection – negotiating for you in:</p> <ul style="list-style-type: none"> • tax enquiries by HM Revenue & Customs • Charity Commission enquiries into your business accounts • employer compliance disputes with HM Revenue & Customs concerning Pay As You Earn, social security, construction industry or IR35 legislation and regulations • value added tax (VAT) disputes with HM Revenue & Customs 	<p>Dishonest or alleged criminal offences</p> <p>Failure to register for value added tax (VAT) or Pay As You Earn</p> <p>Import or excise duties</p> <p>Tax-avoidance schemes</p>
<p>Notes</p> <ul style="list-style-type: none"> • You must let DAS know of any problems straight away or they may not provide cover if you have tried to deal with matters on your own. • For civil cases (except for insured incidents relating to employment practices legal protection, employee compensation awards, employee civil legal defence and legal defence), cover depends on a ‘reasonable prospects of success’ clause, meaning that it must be more likely than not that you would make a successful defence, recover damages or achieve a legal remedy that DAS have agreed to. For criminal cases, there is no requirement for there to be ‘reasonable prospects of success’, other than for appeals. • Reasonable prospects would be considered as a 51% or better chance of success and would be assessed by a law firm, barristers’ chambers or tax expert DAS choose according to their standard terms of appointment. 	

Office contents

Cover and limits	Significant exclusions
<p>The main events insured against are loss or damage caused by:</p> <ul style="list-style-type: none"> • fire, subterranean fire, explosion, lightning or earthquake • smoke • theft or attempted theft involving entry to or exit from the buildings by force • impact by any vehicles, animals or aircraft • riot, civil commotion • malicious people or vandals • storm or flood • escape of water from specified installations • escape of oil from a fixed heating installation • falling aerials or satellite dishes including loss or damage to them • falling trees, telegraph poles, lamp posts, pylons or wind turbines • accidental damage <p>Section limits</p> <p>The selected sum insured, with limits of:</p> <ul style="list-style-type: none"> • £10,000 for antiques and valuables (£2,500 item limit) • £5,000 in any one period of insurance for theft not involving entry to or exit from the buildings by force during working hours • £5,000 for loss of heating oil by theft or attempted theft, malicious or accidental damage • £2,500 for electronic data or 5% of contents sum insured if this is greater 	<p>£100 excess for all events and extensions unless we tell you otherwise</p> <p>Damage caused by storm, flood or escape of water to contents in any basement used for storage purposes only, unless stored at least 15 centimetres above floor level</p> <p>£500 excess for damage caused by storm, flood or escape of water to contents in any basement used other than for storage purposes only</p> <p>Mechanical or electrical breakdown</p> <p>Theft, malicious damage, escape of water or fuel oil, storm and accidental damage while the office is unoccupied, without tenants, empty or disused</p> <p>Wear and tear or damage which happens gradually</p>

Office contents extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover and limits	Significant exclusions
<p>Accidental breakage of:</p> <ul style="list-style-type: none"> fixed glass, sanitary fittings, lamps and signs glass in furniture, showcases, shelves, tops and mirrors <p>in the office and for which you are responsible and, in respect of fixed glass, any resulting boarding up, repairing frames and replacing lettering or ornamentation</p> <p>(£25,000 in total or the section sum insured if lower)</p>	<p>Any breakage which is insured elsewhere</p> <p>While the buildings are unoccupied, without tenants, empty or disused</p>
<p>Theft damage to the building as long as you are legally responsible for the damage</p> <p>(£25,000 in total or the section sum insured if lower)</p>	<p>While the buildings are unoccupied, without tenants, empty or disused</p>
<p>Theft of keys and gaining access (£2,500 for any one period of insurance)</p>	<p>£25 excess</p> <p>Safe keys left in the office outside working hours</p>
<p>Temporary removal of contents (£2,500)</p>	<p>Theft of portable computers from unattended vehicles</p>
<p>Employees' and members' musical instruments, books and office equipment in the office</p> <p>(£2,500 for any item, £5,000 in total)</p>	<p>£25 excess</p>
<p>Cost of removing debris (10% of contents sum insured)</p>	
<p>Property at exhibitions, events or where you are providing catering, in any building away from your premises and while being transported</p> <p>Cover also includes donated goods at exhibitions or events and at the home of an employee (£2,500 for any item, £5,000 in total)</p>	<p>Money, credit or debit cards</p> <p>Theft of portable computers from unattended vehicles</p>
<p>Additional contents bought by or given to you (10% of contents sum insured – this is not part of the section limits until the sum insured is adjusted)</p>	<p>Any gain in the value of contents bought by or given to you</p>
<p>Cost of refilling fire extinguishers, resetting alarms and replacing sprinkler heads after they are set off or used due to an event for which your contents are insured under this section (£5,000)</p>	
<p>Hired or loaned property in your custody and control for periods of up to 30 days (£2,500 for any item, £10,000 in total or the section sum insured if lower)</p>	<p>Theft from unattended vehicles</p>
<p>If the risk of loss or damage is increased without your knowledge, it will not affect the cover as long as you tell us as soon as you become aware of the increased risk</p>	
<p>Property bequeathed to you other than buildings (£2,500 for any item, £25,000 in total – this is not part of the section limits until specific insurance is arranged)</p>	<p>£250 excess</p> <p>Property insured elsewhere</p> <p>Vehicles, trailers, watercraft or aircraft</p> <p>Property not specifically insured by you after three months of legal title passing to you</p>
<p>Deterioration of contents in refrigeration units following a rise or fall in temperature of the unit or an escape of refrigerant (£2,500)</p>	<p>Deliberate act</p>

Office contents extensions (continued)

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover and limits	Significant exclusions
Specified property in the open (£2,500)	Theft of movable contents other than garden furniture or garden ornaments
Finding the source of a water, oil or gas leak and repairing any damage caused by gaining access (£25,000 or the section sum insured if lower)	
Cost of decontaminating the ground at your premises following accidental discharge of oil (£5,000)	
Loss of your metered water following damage caused by an insured event (£5,000)	While the office is unoccupied, without tenants, empty or disused

All risks

Cover and limits	Significant exclusions
<p>Any loss or damage, within geographical limits you choose, to your specified or unspecified property</p> <p>We will restrict any cover provided for marquees, tents, inflatables and sports equipment to loss or damage by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft or vehicle or train or animal, riot, civil commotion, storm, flood, falling trees or telegraph poles or lamp posts</p> <p>Section limits</p> <p>The selected:</p> <ul style="list-style-type: none"> • item limit for unspecified property • sum insured for specified or unspecified property 	<p>£75 excess including where force and violence is not used to enter or leave:</p> <ul style="list-style-type: none"> • an employee's home • your premises (other than the office) when occupied by an authorised employee • any other building where you use a locked room or cupboard but force or violence is used to enter the locked room or cupboard <p>£250 theft excess where force and violence is not used to enter or leave any other buildings and for property in trailers</p> <p>Property from unattended motor vehicles unless hidden and the vehicle locked</p> <p>Unexplained disappearance</p> <p>Wear and tear, vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring</p>

All risks extensions

Package cover A includes the all risks extensions.

Package cover B only includes the all risks extensions if you choose the optional cover for specified or unspecified items of property.

Cover and limits	Significant exclusions
Loss or damage to property under the following extensions (£10,000 in total for all claims under all the extensions in any one period of insurance):	
<ul style="list-style-type: none"> theft of keys and gaining access (£1,000 in any one period of insurance) 	£25 excess Keys insured under office contents or elsewhere
<ul style="list-style-type: none"> personal belongings or personal money of employees, volunteers, members and visitors while in any buildings where they are involved in your activities musical instruments belonging to employees, volunteers or members in any building, other than the office, and in transit, for the purposes of your activities (£100 for personal money, £500 for any item, £1,000 per person)	£25 excess Money, other than personal money, credit cards or debit cards
<ul style="list-style-type: none"> stock (including donated stock), stationery, foodstuffs, documents or electronic data (£500) 	£75 excess Property insured under office contents or elsewhere
<ul style="list-style-type: none"> communion ware (£2,500 for any item and £5,000 in total in any one period of insurance) 	£75 excess Property insured under office contents or elsewhere

Money

Cover and limits	Significant exclusions
Physical loss of: <ul style="list-style-type: none"> crossed cheques and other non-negotiables (up to £250,000) other money: <ul style="list-style-type: none"> on the premises in a locked safe (£1,000) on the premises during working hours, when being carried by you or in a bank night safe (£3,500) at the home of an authorised employee or volunteer (£3,500) in any other circumstances (£500) Damage to: <ul style="list-style-type: none"> clothing and personal belongings caused by theft or attempted theft of money (£100 for personal money, £500 in total for any one person) the safe or strongroom at the premises or money-carrying belt or case (£3,500) 	£75 excess Clerical errors, unexplained shortage or a business transaction Loss from unattended motor vehicles or money-operated machines Money in the custody of professional carriers

Money extensions

Specified extension limits apply in addition to the section limit.

Cover and limits	Significant exclusions
Misappropriation of money by an employee or volunteer (£5,000 any one person, £10,000 for any one period of insurance)	Losses not discovered within 60 days of the event
We will double specific money limits two days before and seven days after any fund-raising event	
Fraudulent use of credit or debit cards (£1,000 per card account for any one period of insurance)	Losses if you fail to keep to the card issuer's terms or fail to report the loss to the police and card issuer within 24 hours of discovering the fraud

Business interruption

Cover and limits	Significant exclusions
<p>Interruption of your activities for up to a 24-month period following damage at your premises for which we pay a claim for office contents, broken glass or property insured under the all risks section</p> <p>Section limits</p> <ul style="list-style-type: none"> • £25,000 for loss of income • £25,000 for extra expenses (£25,000 is the maximum limit under extra expenses that applies to cover for reproducing documents or electronic data) <p>Note</p> <p>Extra expenses cover includes the costs of things such as removing items to and from, and fitting up, temporary premises</p>	Loss after the church is wound up or permanently discontinued



Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover and limits	Significant exclusions
<p>We will provide cover after:</p> <ul style="list-style-type: none"> • an outbreak of a specified disease (see list below) • discovery of an organism resulting in a specified disease (see list below) • poisoning caused by food or drink your organisation has provided • an accident causing faults in drains or other sanitary arrangements at your premises resulting in an authority restricting how you use the premises <p>We will also provide cover after:</p> <ul style="list-style-type: none"> • discovering pests or vermin at your premises • murder, rape or suicide happening at your premises <p>(£25,000)</p>	<p>Any event not at your premises</p> <p>Cleaning, repairing, replacing, recalling or checking property</p>
<p>Specified diseases are: acute encephalitis, acute poliomyelitis, anthrax, cholera, diphtheria, dysentery, legionellosis, legionnaires disease, leprosy, leptospirosis, malaria, measles, meningitis, meningococcal septicaemia (without meningitis), mumps, ophthalmia neonatorum, paratyphoid fever, plague, rabies, relapsing fever, rubella, scarlet fever, smallpox, tetanus, tuberculosis, typhoid fever, typhus fever, viral haemorrhagic fever, viral hepatitis, whooping cough and yellow fever</p>	
<p>Bomb scare or emergency action resulting in the authorities closing your premises (£5,000)</p>	<p>Closure of less than four hours</p> <p>Premises in Northern Ireland</p>
<p>Being denied access to your premises, following damage to property in the area (the relevant sum insured for the section)</p>	
<p>Suppliers and customers – interruption to your activities following damage to the premises of your suppliers or customers (£10,000)</p>	
<p>Failure of electricity, gas or water up to the connecting point where the supplier’s feed joins your premises, or failure following damage to telecommunications property of the electricity, gas or water supplier (£10,000)</p>	
<p>Utilities – damage at an electrical, gas, water or telecommunications suppliers’ premises (£10,000)</p>	
<p>Exhibitions and work away – damage at other premises used by you (£5,000)</p>	
<p>Book debts – inability to collect money owed to you due to damage to your records (£10,000)</p>	<p>Bad debts</p> <p>Deliberately erasing or distorting electronic data</p>

Personal accident

Cover and limits	Significant exclusions
<p>Following injury to you, employees and volunteers arising from accidents while working in connection with your activities, we will pay for:</p> <ul style="list-style-type: none"> • death (£10,000 if aged 16 to 75, £5,000 if aged 11 to 15 or 76 to 85) • permanent total disability, including loss of hands, feet, eyes, hearing or speech (£10,000 if aged 11 to 75, £5,000 if aged 76 to 85) • temporary total disability up to 104 weeks (£100 a week if aged 16 to 65, £50 a week if aged 66 to 75, £25 a week if aged 76 to 80, nothing if aged 11 to 15 or 81 to 85) • medical and dental expenses (£2,500 for any one person) • in-patient hospital treatment (£20 for every 24 hours in hospital, up to £200 for any one person) 	<p>Chemical, biological or nuclear terrorist act Illness or disease Serving in the armed forces</p> <p>Specified sport and hazardous activities: abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic-rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motorcycling, motor scootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling</p> <p>Using powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws</p>

Personal accident extensions

Specified extension limits apply in addition to the section limits.

Cover and limits	Significant exclusions
Expenses for a replacement speaker due to bodily injury (£100 for each Sunday and £500 for any one period of insurance)	
If the office contents section applies – expenses to pay a contractor to complete maintenance or repair work that an authorised person working on a voluntary basis cannot finish due to bodily injury (£1,000 for any one period of insurance)	Injury not sustained during your activities

Employers' liability

Cover and limits	Significant exclusions
<p>Legal liability for injury to employees and volunteers caused during the period of insurance in the course of your activities including temporary visits outside the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Section limit £10,000,000 for any one claim including costs and expenses but reduced to £5,000,000 if terrorism is involved</p>	<p>Offshore activities</p> <p>Terrorism outside the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Where compulsory motor insurance is needed</p>

Employers' liability extensions

All extension limits include costs and expenses if they apply and form part of, and are not in addition to, the section limits.

Cover and limits	Significant exclusions
Indemnity to principals and others (the section limit applies)	
Unsatisfied court judgements (the section limit applies)	
Expenses for attending court (£250 a day per person)	
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007 (£500,000 for any one period of insurance, or £1,000,000 in total under this policy if the public and products liability section also applies, or £1,000,000 in total for all policies we cover you for if relating to the same prosecution)	<p>Costs covered under the legal expenses section or elsewhere</p> <p>Costs of any remedial or publicity orders</p> <p>Deliberate act or failure to act</p>
Health and Safety at Work Act defence costs for criminal proceedings (£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section)	<p>Costs covered elsewhere</p> <p>Deliberate act or failure to act</p> <p>Fines or penalties</p>

Public and products liability

The insurance for public liability is provided on a ‘costs in addition’ basis.

This means that, unless we say otherwise, we will pay costs and expenses as well as the indemnity limit specified in the schedule.

Cover and limits	Significant exclusions
<p>Legal liability for injury to the public or damage to their property which happens during the period of insurance in the course of your activities, including from:</p> <ul style="list-style-type: none"> • selling or supplying goods • temporary visits outside the United Kingdom, the Channel Islands and the Isle of Man • maintaining your office (if the office contents section applies) <p>Section limits £5,000,000 for any one claim:</p> <ul style="list-style-type: none"> • for damages (costs and expenses will be paid as well as this limit unless we say otherwise) • includes costs and expenses for acts of terrorism or claims in the United States of America or Canada • applies to any one period of insurance for selling and supplying goods or for pollution or contamination • applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit) <p>Note: We will not increase the section limit any higher than £5,000,000 for acts of terrorism or for firework and bonfire events</p>	<ul style="list-style-type: none"> £250 excess for third-party property damage Bodily injury to employees and volunteers arising out of your activities Contractual liability Medical, surgical, dental, pharmaceutical or therapeutic products Offshore activities Ownership of any building Products sold or supplied to the United States of America or Canada Professional advice, error or services Property being worked on Respite, domiciliary or medical-care services Terrorism at sports stadiums, exhibitions, theatres, music venues or any events organised by you where more than 1,000 people may attend at any one time Terrorism outside the United Kingdom, the Channel Islands and the Isle of Man Treatment other than first aid Using mechanically propelled vehicles for which you need compulsory insurance Using watercraft (other than non-mechanically propelled under nine metres long) and craft designed to travel through air or space

Public and products liability extensions

All extension limits form part of, and are not in addition to, the section limits unless we say otherwise.

Cover and limits	Significant exclusions
Indemnity to principals, members and other people (the section limit applies)	
Cross liabilities (the section limit applies in total for all parties named in the policy schedule)	
Hired or rented premises (the section limit applies)	<ul style="list-style-type: none"> £250 property damage excess Contractual liability
Contingent motor liability (the section limit applies)	
Wrongful arrest (£25,000 for any one period of insurance including costs and expenses)	<ul style="list-style-type: none"> Claims by any employee or volunteer

Public and products liability extensions (Continued)

Cover and limits	Significant exclusions
<p>Legal liability as a result of any breaking or alleged breaking of current data-protection legislation during the period of insurance</p> <p>We will also cover past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance.</p> <p>(The section limit, including costs and expenses, applies for any one claim following civil action against you. The limit is £100,000 for any one period of insurance for defence and prosecution costs awarded against you following criminal proceedings.)</p>	<p>Claims, or notices that may result in a claim, for past events we are not told about within 28 days after you have received the claim or notice</p> <p>Costs for replacing, reinstating or deleting data</p>
<p>Your and, if you require, your employees' personal legal liability while temporarily outside the United Kingdom, the Channel Islands and the Isle of Man in connection with your activities (indemnity limit £2,000,000 for any one claim)</p>	<p>Contractual liability</p> <p>Ownership, possession or use of powered vehicles</p> <p>Pets, livestock or other animals</p> <p>Terrorism</p>
<ul style="list-style-type: none"> • Libel (including Publishers' indemnity) and other specified infringements (for example, breaking trademark or copyright) arising from your publications • Slander <p>This includes any actions arising from digital media.</p> <p>(£100,000 for any one period of insurance including costs and expenses)</p>	<p>£250 excess</p> <p>Action in courts outside of the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Contractual liability</p> <p>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p>
<p>Second-hand products (section limit applies for any one period of insurance)</p>	<p>Gas appliances and any other appliances containing or using flammable liquids</p> <p>Upholstered furniture or bedding not meeting legal safety requirements</p>
<p>Court attendance expenses (£250 a day per person)</p>	
<p>Pastoral care</p> <p>(£5,000,000 for injury or property damage for any one period of insurance including costs and expenses, and £100,000 for financial loss for any one period of insurance including costs and expenses)</p>	<p>Contractual liability</p> <p>Professional counselling</p>
<p>Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007 (£500,000 for any one period of insurance, or £1,000,000 in total under this policy if the employers' liability section also applies, or £1,000,000 in total for all policies we cover you for if relating to the same prosecution)</p>	<p>Costs covered under the legal expenses section or elsewhere</p> <p>Costs of any remedial or publicity orders</p> <p>Deliberate act or failure to act</p>
<p>Health and Safety at Work Act defence costs for criminal proceedings (£500,000 in total for all claims relating to the same prosecution under this extension and the employers' liability section)</p>	<p>Costs covered elsewhere</p> <p>Deliberate act or failure to act</p> <p>Fines or penalties</p>
<p>Consumer Protection Act and Food Safety Act defence costs for criminal proceedings (£500,000 for any one claim under each Act)</p>	<p>Costs covered elsewhere</p> <p>Deliberate act or failure to act</p> <p>Fines or penalties</p> <p>Liability for bodily injury or damage to property</p> <p>Under the Food Safety Act, any:</p> <ul style="list-style-type: none"> - order made under Section 9 or - regulation under Section 45

Trustees' indemnity

Cover and limits	Significant exclusions
<p>Claims made in any one period of insurance related to:</p> <ul style="list-style-type: none"> costs and damages for which your trustees, directors or officers are legally responsible due to any 'wrongful act' committed by a trustee, director or officer in that capacity, such as failure to carry out a duty or breaking a trust your legal obligation under your governing documents to cover your trustees, directors or officers your legal liability for a 'wrongful act' of your trustees, directors or officers, as long as you are not an unincorporated association legal liability of a trustee, director or officer of yours arising from documents being destroyed, damaged, lost or mislaid <p>Section limits</p> <p>£100,000 for any one period of insurance including costs and expenses and up to £50,000 for loss or damage to documents</p>	<p>£100 excess</p> <p>Bodily injury or damage to property</p> <p>Contractual liability</p> <p>Criminal or fraudulent acts</p> <p>Employment disputes</p> <p>Failure to carry out your professional duty</p> <p>Failure to maintain insurance</p> <p>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p> <p>Legal action outside the European Union</p> <p>Medical malpractice</p> <p>Reckless or deliberate acts</p>

Trustees' indemnity extensions

All extension limits include costs and expenses if they apply and form part of, and are not in addition to, the section limit.

Cover and limits	Significant exclusions
Costs of representing you at an investigation after proceedings instigated by the Charity Commission or other regulatory body (£100,000 for any one period of insurance)	Costs covered elsewhere
The legal liability of a trustee's husband, wife or civil partner if liability of the trustee is transferred to them by law (the section limit applies)	
Legal representatives' legal liability for a trustee, director or officer (the section limit applies)	
Cover for retired and former trustees, directors or officers for up to six years after the cover is cancelled (the section limit applies)	Liability of the charitable body
Legal costs to defend against criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage (£100,000 for any one period of insurance)	Resultant damage and clearance costs arising from pollution, contamination or seepage
If this section is cancelled, or we do not invite you to renew cover, as long as you have not replaced the cover with another insurer, we will allow a further period of 60 days to report any claims (the section limit applies)	
Emergency costs and expenses if you are not able to contact us for permission to pay these costs (10% of the section limit)	

Computer breakdown

Cover and limits	Significant exclusions
<p>Repairing computer equipment following sudden and unexpected breakdown and the resulting expenses to replace or reinstate electronic data, as long as the equipment is also insured under the office contents or the all risks sections or both</p> <p>Section limits £5,000 for breakdown of computer equipment, and £5,000 for electronic data, for any one period of insurance</p>	<p>£250 excess</p> <p>Computer equipment over 10 years old</p> <p>Consequential loss</p> <p>Wear and tear</p>

Computer breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover and limits	Significant exclusions
<p>Additional expenses following a computer breakdown claim:</p> <ul style="list-style-type: none"> • for hire or lease charges under a new agreement • for modifying or altering computer equipment • paid to reduce, as far as possible, interruption or interference to your activities following a loss of electricity or telecommunications • for investigating repairs or removing computer equipment <p>(£2,500 for any one period of insurance – this is not part of the section limits)</p>	
<p>Additional expenses for reinstating computer equipment and data following a virus or hacking or denial of service attack (£500 for any claim, £1,000 for any one period of insurance)</p>	<p>£250 excess</p>



Fidelity guarantee

Cover and limits	Significant exclusions
<p>Claims made in any one period of insurance for loss of money or property due to the dishonest or fraudulent behaviour of a trustee, employee or volunteer</p> <p>Section limits £25,000 for any one period of insurance, including auditors' fees for working out the amount of any loss, reduced to £5,000 if you fail to keep to our best practice special requirements and the failure caused or increased the loss</p>	<p>£250 excess</p> <p>Consequential loss</p> <p>Fraud committed by a trustee, employee or volunteer while being forced or threatened by another person</p> <p>Loss which happens before you take out the policy</p> <p>Loss where another part of your organisation benefits from the loss</p> <p>Theft of intangible property such as information on goods, trade secrets, intellectual property, copyright, patent, trademark or design</p>
<p>Notes</p> <ol style="list-style-type: none"> 1. It is important that you follow the best-practice requirements referred to in our special requirements section of this brochure, otherwise cover is limited to £5,000 for all claims made in any one period of insurance. 2. The requirements include action such as getting written references for new employees, money transactions over £5,000 needing at least two actual signatures, and accounts audited or independently examined every year. You can find full details in the policy wording. 	

Fidelity guarantee extension

Cover and limits	Significant exclusions
Former employees up to 30 days from the end of their service with you	

Professional indemnity

Cover and limits	Significant exclusions
<p>Cover for claims made in any one period of insurance for which you or your employees are legally liable for costs and damages arising from any actual or alleged failure in carrying out specified professional services or failing to carry out your professional duty</p> <p>Section limit £100,000 for any one period of insurance including costs and expenses</p>	<p>Minimum £250 excess</p> <p>Abuse (physical, sexual, medical, or psychological) and insulting behaviour</p> <p>Bodily injury except as a result of negligent advice, design, formula or specification</p> <p>Contractual liability</p> <p>Goods sold, supplied or worked on by you</p> <p>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p> <p>Medical malpractice</p> <p>Overseas claims</p> <p>Regulatory or disciplinary investigations or proceedings</p> <p>Trading losses or liabilities</p>

Motor policy compensation

Cover and limits	Significant exclusions
<p>Refund of the motor policy excess and compensation for losing the no claims discount when an employee or volunteer is using their car for you on a voluntary basis</p> <p>Section limits</p> <ul style="list-style-type: none"> • £250 for any one claim • £1,000 any one driver or motor policyholder for any one period of insurance 	<p>Fire or windscreen claims</p>

PR crisis communication

Cover and limits	Significant exclusions
<p>Expenses for marketing and public relations specialists chosen by us, or approved by our chosen service provider, to protect or restore your reputation or public and market confidence in your activities following bad publicity anywhere in the world</p> <p>Section limits</p> <ul style="list-style-type: none"> • £2,000 for any claim due to a virus or hacking or denial of service attack to computer systems • £5,000 for all claims in any one period of insurance 	<p>10% of any claim (25% if you do not keep to our claims conditions below) or £250 whichever is higher</p> <p>Publicity:</p> <ul style="list-style-type: none"> - on your own interactive forums or websites - originating from or approved by you - relating to products
<p>Our claims conditions relate to:</p> <ul style="list-style-type: none"> • immediately telling us about bad publicity • putting into practice action proposed by marketing and public-relations specialists we choose 	
<p>Notes</p> <ol style="list-style-type: none"> 1. Bad publicity could severely affect church attendance, membership, public support and church finances. There are many ways this could arise, for example accusations of behaviour that is morally or legally wrong, or physical or psychological abuse. As a result, we have introduced this new cover to provide you with the appropriate professional support that will help you manage and reduce as far as possible the effect of these situations if they arise. 2. If bad publicity does affect your church, it is best practice to quickly appoint a suitable person to act as a 'crisis co-ordinator'. This person will be responsible for receiving all enquiries relating to the bad publicity and be the main point of contact for our chosen supplier of the helpline service. This action should help reduce the risk of delay in getting advice to you. 	

Answers to some questions about the policy

How long does the policy provide cover for?

The policy normally runs for 12 months. About four weeks before it ends, we will send a renewal notice telling you our terms for the next 12 months.

What if you want to cancel the policy?

a) If you are an individual person and you want any part of the insurance for purposes which are outside your trade, business or profession the following cooling-off conditions apply.

- If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began, (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. In these circumstances we will make a full refund of your premium.
- You may cancel the policy after the cooling-off period but the following conditions then apply.

b) For all other insured people, companies or organisations and for an individual person cancelling outside the cooling-off period, the following conditions apply.

- You may cancel the policy by giving us written instructions, as long as there is no long-term undertaking (agreement) in force.
- We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £25.
- If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

What is different about cover arranged on a 'claims made' basis?

Trustees' indemnity, fidelity guarantee, libel and slander (including publishers' indemnity), pastoral care, professional indemnity and misappropriation of money are all types of cover insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered and we are told about during a current period of insurance.

If you cancel the cover, you will no longer have any protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurance policy from the cancellation date. Ideally, before you cancel, you should get written agreement from anyone who will lose their protection of cover.

What if you need to make a claim?

You can find detailed guidance on making a claim in the policy wording and on our website.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

What governing law and language applies?

Our policies are governed by English law unless your legally registered address is in Scotland, in which case Scottish law will apply.

We will communicate with you in English at all times.



Complaints procedure

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

You can complain in writing or by phone at any time as follows.

For all complaints other than legal expenses complaints

Ansvar Insurance

Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: ansvar.insurance@ansvar.co.uk

For legal expenses complaints

DAS Legal Expenses Insurance Company Limited

DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Phone: **0344 893 9013**

Email: customerrelations@das.co.uk

Our promise to you

We will aim to deal with your complaint within one business day.

To deal with your complaint we will:

- investigate your complaint thoroughly and impartially;
- keep you informed of the progress of the investigation; and
- respond in writing to your complaint as soon as possible.

For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

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

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Phone: **0800 023 4567**

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

Website: www.financial-ombudsman.org.uk

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website which has been set up by the European Commission.

Website: <http://ec.europa.eu/consumers/odr/>

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



The Financial Services Compensation Scheme (FSCS)

The FSCS is an independent organisation set up by the Government. They give you your money back if an authorised financial services provider cannot pay you because they do not have enough money.

The FSCS can only pay compensation for customers of financial-services firms authorised by the Prudential Regulation Authority or the Financial Conduct Authority.

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.

You can write to:

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

Visit the website: www.fscs.org.uk

Phone FSCS helpline on **0207 741 4100** or **0800 678 1100**

Email: enquiries@fscs.org.uk



The Ansvar range

Our product range is mainly aimed at churches, charities, voluntary organisations and other groups within the not-for-profit sector. However, we also provide insurance for small to medium-sized businesses and other organisations.

For household insurance, our Home Connect Lifestyle policy is designed specially for people who are closely linked to the not-for-profit sector through either church membership or charity involvement such as voluntary work or regular tax-efficient giving. We believe that if you live a certain lifestyle, it represents a better risk, and that should be rewarded!

Ansvar website

If you have one of our policies, you have free access to information on managing risk. Go to our website at www.ansvar.co.uk.

We are a general insurer specialising in insuring not-for-profit organisations and connected people through a UK network of approved insurance advisors.

Our products	Available online
Arts and Culture Connect	No
Business	No
Business (office)	No
Business (shop)	No
Care Home (if run by a registered or recognised UK charity)	No
Charity and Community Connect	No
Charity Protect	Yes
Charity Protect Plus	Yes
Charity Shop Connect	No
Church Connect	Yes
Church Fellowship Connect	Yes
Community Group Connect	Yes
Event Connect	Yes
Home Connect Lifestyle	Yes
Property Owners	No
Small Charity Connect	Yes

Please ask your insurance advisor for more details.



Insurance advisor

Ansvar Insurance

Ansvar House, St Leonards Road
Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: ansvar.insurance@ansvar.co.uk

www.ansvar.co.uk

Business division of:

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Registered number: 24869 England

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or 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 documents in another format.

Member of:

Association of British Insurers

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Phone: **0800 111 6768**

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UW148.1(BR) 08/18

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