

Charity and Community Insurance renewal pack

Renewal notice

Mr P Flavell
7 Kings Avenue
New Malden
Surrey
KT3 4DX

25 May 2021

Dear Mr Flavell

Thank you for choosing Ecclesiastical for your Charity and Community Insurance policy over the past year. Your policy is due for renewal on 19 June 2021 and I have enclosed your policy documentation.

- **The premium for next year is £423.70.**

This includes Insurance Premium Tax of £45.40.

Please arrange payment of your premium by 19 June 2021 to renew your insurance. Payment can be made by bank transfer using the details below:

Bank A/C Name: ECCLESIASTICAL INSURANCE GROUP PLC

Bank A/C: 01013955 **Sort Code:** 60-09-02

Bank: National Westminster Bank

Please reference your policy number: **06/CHA/6081846**

If you prefer, you can pay by Direct Debit – details of how to do this are on the Direct Debit instruction form enclosed. Alternatively please send a cheque made payable to 'Ecclesiastical Insurance Office PLC', and write your policy number on the back.

We have made changes to your policy with effect from your renewal date. Please find enclosed a Notice to Policyholders, which should be read in conjunction with your policy schedule and policy document. In this notice, we explain these changes and the reason for them.

We look forward to continuing to provide insurance for you over the coming year. If you have any questions, please contact me and I will be happy to help.

Yours sincerely



Jenny Bojczuk
Church Underwriter



Direct Commercial Department
0345 777 3322

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

Policy number
06/CHA/6081846

Insured

The Committee for the time
being of the Association of
Ringing Teachers, its Officers
and Members

In this pack

- Employers' Liability Certificate
- Notice to policyholder
- Important information
- Schedule summary
- Policy schedule

What to do next

- 1 **Check** your policy details.
- 2 **Send** payment for your premium by either.
 - Bank transfer
 - Direct Debit instruction
 - Cheque

Important - Updates to your policy wording

Please note we have made changes to your policy. In this notice, we explain these changes and the reason for them.

Before renewing your policy please make sure that the cover provided meets your needs.

By continuing to insure with us you accept these changes and they will form part of your policy on renewal.

If we have made further changes to your policy there may be other notices that apply, please read these in addition.

We recommend that you keep this notice with your schedule and policy booklet.

Summary of changes

Our update reference: **Infectious and Communicable Diseases/Specified Disease/Prevention of access**

1. **Infectious and communicable diseases exclusion.**

The fundamental concept of general insurance is to collect the premiums of the many in order to pay the claims of the few. As such, the general insurance market is not designed to cover pandemics.

In the same way that you buy insurance, the insurance companies purchase reinsurance to reduce the scale of risk carried, both from large single events (such as fires) and from the impact of numerous claims arising from the same cause and aggregating up to larger total losses (such as from storms or floods). Reinsurance spreads such risks more widely in the insurance market to provide stability and to ensure insurers more easily meet the financial standards imposed by regulators, whilst keeping customers premiums as low as possible.

Following the recent Covid-19 outbreak the reinsurance market has begun to introduce explicit exclusions for pandemics, epidemics and other similar events into the reinsurance agreements they have with insurers to state expressly and emphasise that such events are not covered by reinsurance.

For this reason, we need to mirror such exclusions in your policy to reaffirm that it does not provide any cover for any infectious or communicable diseases, pandemics or epidemics. As noted above, insurance has never been intended to cover such events. Our policies do not provide cover for losses arising from the occurrence of a pandemic and your current premium has never included any charge for such cover.

Please note that the exclusion only applies to certain applicable sections of the policy and does not apply where the exclusion is not required. Please see the clause for specific details.

2. Specified diseases (and murder, food poisoning, defective sanitation & vermin)

The business interruption cover available under your policy is set out in the business interruption section of the policy (which may be titled business interruption, loss of income, consequential loss or rental income, or similar). This section typically contains an extension that provides cover for loss resulting from interruption of or interference with the business carried on at the insured premises as a result of an occurrence of an event at the premises, such as for murder, food poisoning, defective sanitation, vermin and specified diseases (normally limited to only those diseases listed in the policy). Most pandemic or epidemic diseases (including Covid-19) were already not covered by your policy. Following the reinsurance market's introduction of infectious and communicable diseases exclusions, we can no longer provide cover for specified diseases of any sort. If you have this specified diseases extension, we have now removed it, whilst retaining covers related to an occurrence of murder, food poisoning, defective sanitation and vermin at the premises.

3. Prevention of access

The business interruption cover available under your policy is set out in the business interruption section of the policy (which may be titled business interruption, loss of income, consequential loss or rental income, or similar). This section typically contains an extension which operates in scenarios where there is no physical damage and provides cover for loss resulting from interruption of or interference with the business carried on at the insured premises as a result of prevention of access (where due to an emergency which could endanger human life or neighbouring property, the actions of the government, police or local authority prevent or hinder access to your premises). In most cases this extension will already exclude cover for infectious diseases.

With the addition of the over-arching infectious or communicable disease exclusion at policy level and the removal of all specified diseases cover, the existing, specific infectious diseases exclusion within the Prevention of access (non-damage) extension is no longer required to exclude cover under this particular extension so this part of the clause has simply been removed.

Please see the clause for your new Prevention of access (non-damage) extension.

Our update reference: Equipment breakdown cover – Cyber

Equipment breakdown cover - Cyber exclusions

Your policy contains a section regarding Equipment breakdown cover. This has never provided cover for cyber-related incidents such as computer hacking, computer viruses or data breaches.

To make it clear for our customers we have amended the section to clarify that cyber-related incidents are not insured; see your schedule for the amended terms.

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Important information



Our insurance services

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

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

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

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

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

About the product

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

We note, from our records, that:

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

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

About your cover

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

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

Product, cover or limits not meeting your needs?

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

How we use your data

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

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

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

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Schedule summary



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

Cover applying to 7 Kings Avenue, New Malden Surrey, KT3 4DX

Section	Cover in force
Property damage	X
Fine art	X
Equipment breakdown	X

General covers

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

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Policy schedule



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

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

If you need a copy of the policy documents, please visit www.ecclesiastical.com/ME866

Business description

To develop and support teaching and recruitment in the art of change ringing, including organisation and delivery of courses, publications (all media), seminars, conferences, awards, individual and group tuition and other events.

Premium details

Premium: **£423.70**

This is made up of a premium of £378.30 plus Insurance Premium Tax of £45.40.

Premises and policy sections included

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

Insured premises	Policy section
7 Kings Avenue	Section 1 Property damage
General cover	Section 9 Liabilities Section 13 Trustees' and management liability

Policy clauses

CC256 Equipment breakdown - Silent Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

CYBER EVENT

means

(a) a failure of electronic equipment to correctly recognise process or store any date

(b) a hostile malicious illegal or transgressive act committed

Policy number **06/CHA/6081846**

Date of issue **25 May 2021** Effective from **19 June 2021**

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Policy number
06/CHA/6081846

Date of issue
25 May 2021

Insured
The Committee for the time being of the Association of Ringing Teachers, its Officers and Members

Period of insurance
19 June 2021 to
18 June 2022

The policy document

If you need a copy of the policy documents, please visit www.ecclesiastical.com/ME866 or contact us.

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through electronic systems including but not limited to

- (i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)
- (ii) hacking (unauthorised access to any computer or other electronic equipment)
- (iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

- (a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work
- (b) fracturing of any part of the COVERED EQUIPMENT by frost when such fracture renders the COVERED EQUIPMENT inoperative
- (c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
- (d) ELECTRONIC DERANGEMENT

The following Electronic derangement definition is added

This replaces any existing definition of Derangement and or Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic circuitry controlling or operating the COVERED EQUIPMENT that is not accompanied by visible DAMAGE and requires

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replacement of one or more insured components of the COVERED EQUIPMENT in order to restore it to its normal operation

Excluding

- (a) the rebooting reloading or updating of software or firmware
- (b) the incompatibility of COVERED EQUIPMENT with any software or equipment installed introduced or networked within the previous 30 days
- (c) the COVERED EQUIPMENT being of insufficient size specification or capacity
- (d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

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

The following exclusions are added

any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

- (a) programming error or programming limitation
- (b) loss of data (other than as specifically provided for under any Reinstatement of Data and Computer Increased Costs of Working extension of cover)
- (c) loss of access
- (d) loss of use
- (e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover

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for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

Reinstatement of data and Computer Increased Costs of Working

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

Providing that

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

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

Limit

£50,000 any one ACCIDENT

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

Limit

£50,000 any one ACCIDENT

CC239 Food Poisoning defective sanitation vermin or murder or suicide extension

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

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

Food poisoning defective sanitation vermin murder or suicide extension

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

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

Provided that

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

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

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

Limit

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

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

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

CC163 Statement of fact - Safeguarding of vulnerable persons

1. No allegations of abuse have ever been made against you or any of your employees and volunteers or service providers (hereafter referred to as 'personnel') whilst working for you or acting on your behalf
2. Where you or any of your personnel work unsupervised with children or vulnerable adults, or have unsupervised access to children or vulnerable adults, you have:

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- (a) prepared and implemented a written safeguarding policy that is regularly reviewed
- (b) appointed someone to advise you on safeguarding matters and deal with allegations or concerns
- (c) implemented safe recruitment procedures for your personnel (including any necessary Disclosure and Barring Service, Disclosure Scotland and AccessNI checks where appropriate)
- (d) provided safeguarding training with regular refresher/procedure updates based upon current "best practice" for all of your personnel
- (e) arrangements in place for the reporting of concerns and allegations
- (f) retained securely or will retain securely:
 - (i) a copy of your safeguarding policy and any revisions of it along with records of any training delivered
 - (ii) employment and engagement applications, references, identity verifications and records of Disclosure and Barring Service, Disclosure Scotland or AccessNI checks for all personnel where this is required
 - (iii) records of any abuse allegations or incidents including notification to the appropriate authorities

CC230 Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

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

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

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whether

- living or dead

- natural or artificial

- officially declared an epidemic or pandemic or not

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

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

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

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

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

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

2) any action taken or failure to take action to prevent control or respond to any INFECTIOUS OR COMMUNICABLE DISEASE

Provided that

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

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

iii. where WE apply this exclusion the burden of proving the

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contrary rests with the INSURED

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

- a. Employers' Liability
- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks
- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability
- h. Personal Accident
- i. Legal Expenses
- j. Travel
- k. Terrorism

CC232 Prevention of Access - non damage

Business Interruption - Amendment to Prevention of access -
Non-damage cover - applicable to any section of the policy covering
business interruption loss of income loss of revenue consequential
loss or rental income

Any extension that provides cover for prevention of access
(non-damage) is deleted and replaced with the following

Prevention of access - Non-damage

Access to or use of the PREMISES being prevented or hindered by

- (a) any action of government police or a local authority due to an
emergency which could endanger human life or neighbouring property
- (b) any bomb scare at or in the vicinity of the PREMISES

Excluding

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- (i) any restriction of use of less than 4 hours
- (ii) any period when access to the PREMISES was not prevented or hindered
- (iii) closure or restriction in the use of the PREMISES due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements
- (iv) closure or restriction in the use of the PREMISES due to VERMIN

Limit

£10,000 any one period of insurance

Special conditions

- (1) For the purpose of part (b) of this extension the General exclusion Terrorism does not apply
- (2) The maximum indemnity period under this extension will not exceed 3 months

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Cover for
7 Kings Avenue, New Malden Surrey, KT3 4DX

Other causes	Excess
ESCAPE OF OIL	
Deterioration of refrigerated stock	£50

Property away from the premises

Item	Sum insured	Location	Excess
Books/Cds/DVDs	£10,000	UK only	£100

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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 9 Liabilities

Cover 1 Employers' liability

Limit of indemnity £10,000,000

Description of employee	Estimated waggeroll
Clerical	£14,217
Volunteers	N/A

Cover 2 Public & products liability

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

Liabilities clauses

C4277 Safeguarding of vulnerable persons conditions

If YOU or any of YOUR EMPLOYED PERSONS or service providers work unsupervised with children or vulnerable adults or who have unsupervised access to children or vulnerable adults it is a CONDITION PRECEDENT TO LIABILITY that

- (a) YOU YOUR EMPLOYED PERSONS and service providers comply with YOUR safeguarding policy established for the protection of children and vulnerable adults
- (b) YOUR written safeguarding policy is regularly reviewed (at least annually)
- (c) all eligible persons working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) or equivalent checks at the level appropriate to their role prior to engagement in those duties
- (d) All persons working with children and vulnerable adults receive formal induction training and regular (at least annually) update training on safeguarding

Section 10 Reputational Risk

Cover 1 Libel and slander

Cover applies

Cover 2 PR Crisis Communication

Cover A Claims related

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Limit of indemnity £0

Cover 3 Death of Patron

Cover applies

Section 13 Trustees' and management liability

Basis of cover	Limit of indemnity	Excess	Wrongful Act Date
Trustees' liability	£100,000	£250	N/A

Glossary

Estimated

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

Day one items declared value

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

The declared value does not allow for future inflation.

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

First loss items

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

Declaration-linked basis

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

Insured's own vehicles

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

Excesses

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

Clauses

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

Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

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

Policy Number: 06/CHA/6081846
Name of policyholder: The Committee for the time being of the Association of Ringing Teachers, its Officers and Members
Date of commencement of insurance policy: 19 June 2021
Date of expiry of insurance policy: 18 June 2022

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.

