



making music block insurance

SUMMARY OF COVER

Property Insurance - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and Limitations
<p>Cover is provided on an “all risks” basis anywhere in the United Kingdom or Europe for losses or damage to:</p> <p>Movable property owned by or on permanent or long term loan to any member society.</p> <p>Musical scores temporarily hired or borrowed</p> <p>Items on short-term hire/loan</p>	<p>Limit – As shown in your policy schedule</p> <p>£1,000 any one period of insurance.</p> <p>£10,000 any one loss.</p> <p>Items totalling more than £10,000 must be specified and an additional premium may be payable.</p> <ul style="list-style-type: none"> ✗ For busking groups, items are only covered for theft if force is used. ✗ Excludes damage caused by cleaning or repair. ✗ Excludes theft of property left in an unattended vehicle unless concealed in the glove or luggage compartment or boot and all points of access are securely locked. ✗ Excluding in the case of antiques, any value attaching to the item by reason of its age (unless items are specifically insured). <p>Excess – you will have to pay the first £50 of each claim.</p>
<p>Settling Claims</p> <p>The basis of settlement for a claim will be the cost of repair, or replacement as new.</p>	<p>The sum insured will be the most we will pay. If the sum insured is not adequate, any claim will be reduced in proportion to the degree of under – insurance.</p>
Features	
<p>Temporary Removal</p> <p>Cover is provided for property which is temporarily removed for cleaning or repair anywhere in the United Kingdom or Europe.</p>	<p>Limit – £2,500 any one claim.</p>

Money Insurance - Main Features, Benefits & Exclusions

*In the following table 'business hours' means any time when anyone with responsibility for money is in attendance at the society's premises for the purpose of the society's business.

Features and Benefits	Significant Exclusions and limitations
Money is insured up to the following limits:	
Non-negotiable money such as crossed cheques, money orders and vouchers.	Limit - £250,000
In transit, bank night safe or on the premises during business hours*.	Limit – £2,000.
While in a locked safe at the society's premises or the home of an authorised society member.	Limit – £2,000. Not more than £1,000 should be held at any one member's home and the home must be occupied over night.
Money in collection tins and envelopes	Limit - £50
Loss of cash or travellers' cheques whilst in Europe	Limit - £1,250
For any other loss	Limit -£300
Losses due to the dishonesty of employees.	Limit – up to £2,000 per person, overall £5,000 in total for any one period of insurance. ✗ Loss must be discovered within 14 days.
	✗ Cover in this section excludes busking groups.

Liabilities Insurance - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and limitations
<p>Public Liability</p> <p>Legal liability of the society for accidental bodily injury to third parties or damage to their property.</p>	<p>Limit - £5,000,000 any one event.</p> <ul style="list-style-type: none"> ✗ excluding any claim arising from asbestos. ✗ excluding any claim arising from damage to electronic data e.g. connected with computer viruses and the like. ✗ excluding any claim arising from terrorism.
<p>Products Liability</p> <p>Legal liability of the society for accidental bodily injury to third parties or damage to their property caused by goods sold or supplied.</p>	<p>Limit – £5,000,000 any one period of insurance. Legal costs and expenses are payable in addition.</p> <ul style="list-style-type: none"> ✗ excluding goods sold or supplied to North America or Canada. ✗ excluding any claim arising from asbestos. ✗ excluding any claim arising from damage to electronic data e.g. connected with computer viruses and the like. ✗ excluding any claim arising from terrorism.
<p>Employer's Liability</p> <p>Legal liability of the society for accidents to or illness of employees (including authorised volunteers) sustained in the course of their employment. We will supply a Certificate of Insurance as required by the Employers' Liability (Compulsory Insurance) Act 1969 and this should be displayed in a prominent place. Upon expiry the certificate should be retained in compliance with Employers Liability (Compulsory Insurance) Regulations 1998.</p>	<p>Limit - £10,000,000 any one claim including legal costs and expenses. (£5,000,000 for terrorist-related claims)</p>

Features include:	
<p>Data Protection Act This provides cover relating to compensation or defence costs in respect of your liability under the Data Protection Act 1998.</p>	<p>Limit – for all data protection claims occurring during the period of insurance, as per the public liability limit of indemnity. ✗ excluding deliberate acts which you know will contravene the legislation.</p>
<p>Food Safety Act Caters for the legal costs and expenses incurred in defending criminal proceedings for breach of the Food Safety Act 1990.</p>	<p>Limit – the limit of indemnity for products liability will apply. ✗ excluding deliberate acts.</p>
<p>Consumer Protection Act Caters for legal costs and expenses incurred in defending a prosecution under Part 2 of the Consumer Protection Act 1987.</p>	<p>Limit – the limit of indemnity for products liability will apply. ✗ excluding deliberate acts.</p>
<p>Health and Safety at Work Legal costs and expenses incurred in defending a prosecution under the Health and Safety at Work acts.</p> <p>Motor Contingent Liability Cover is also provided for your legal liability following accidents caused by the use of motor vehicles which are not your property, and are not provided by you but which are being used in connection with your activities and for some reason the motor policy does not apply.</p>	<p>✗ excluding deliberate acts.</p> <p>Limit – this will be the same as that selected for Public liability. ✗ Cover is for contingent liability only and does not replace normal motor insurance. If you are going to use vehicles for your business purposes, the insurer of the motor vehicle must be consulted to ensure adequate third party and passenger insurance applies.</p>
<p>Compensation for Court Attendance Provides you with compensation if any member or employee attends court in connection with a claim under the liability section.</p>	<p>Limit - up to £250 per day for any member or employee.</p>
<p>Premises Hired, Leased, Rented or Borrowed (Contractual Liability) Cover for damage to premises temporarily hired including fixtures, fittings and contents that you are liable for under contract.</p>	<p>Limit - £250,000 any one accident. Excess – you will have to pay the first £250 of any claim, unless the loss is caused by fire or explosion.</p>

<p>Charity Trustee Insurance (only available to societies which are registered charities)</p> <p>An indemnity is provided for wrongful (but not deliberate or wilful) acts committed by a trustee.</p> <p>Cover is also provided if a charity-related document is lost or damaged. This is for any legal liability which results from such loss and will also meet the costs of restoring or replacing the document.</p> <p>Note This cover only applies to claims first made during the period of insurance. Cover is provided subject to you obtaining, if necessary, the approval of the Charity Commission and fulfilling its requirements.</p>	<p>Limit - £100,000 any one period of insurance irrespective of the number of trustees to be indemnified inclusive of all damages, costs and expenses.</p> <p>✗excluding any claims arising after the cover ends unless you have told us about the incident during the period of insurance.</p> <p>✗excluding anything resulting from a situation that arose prior to the period of insurance that you knew or should have known might result in a claim.</p> <p>✗excluding any employment disputes.</p>
<p>Libel and slander</p> <p>This provides indemnity in respect of liability arising from the publication or utterance of libellous or slanderous material</p>	<p>Limit - £100,000</p>

Personal Accident Insurance - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and Limitations								
<p>Cover is provided for society members who suffer accidental injuries whilst carrying out the society's activities.</p>	<p>Limits</p> <table border="0"> <tr> <td>Death</td> <td>£7,500</td> </tr> <tr> <td>Loss of limb(s) or loss of eye(s)</td> <td>£7,500</td> </tr> <tr> <td>Permanent Total Disablement</td> <td>£7,500</td> </tr> <tr> <td>Temporary Total Disablement</td> <td>£75 per week</td> </tr> </table> <p>✗ excluding weekly benefits during the deferment period of 14 days or after 104 weeks.</p> <p>✗ Cover is only provided for members between the age of 16 - 75 years of age.</p> <p>✗ excluding certain high-risk sports and activities e.g. winter sports and motorcycling. Ask us if you are in any doubt about an activity and we will advise you if the personal accident cover is affected.</p>	Death	£7,500	Loss of limb(s) or loss of eye(s)	£7,500	Permanent Total Disablement	£7,500	Temporary Total Disablement	£75 per week
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Abandonment Insurance - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and Limitations
<p>Cover is provided for irrecoverable expenses incurred due to the cancellation of any performance workshop or conference which is promoted by the society either:</p> <ul style="list-style-type: none"> • within three months immediately preceding the scheduled date of the performance where an artist is unable to appear due to causes outside of their control such as illness, injury or the failure of public transport or abnormal national weather conditions, <p>or</p> <ul style="list-style-type: none"> • within the twelve months preceding the scheduled date of the performance for causes outside of the control of the society other than the failure of an artist to appear. <p>Additional expenses incurred up to the cost of cancelling the performance will be paid where a performance is postponed or substitute artists are engaged in order to prevent cancellation of the performance.</p>	<p>Limits:</p> <p>As shown in your policy schedule. Limits apply per concert and in total per society in any one period of insurance.</p> <p>Higher limits are available for an additional premium.</p> <ul style="list-style-type: none"> ✗ Excludes cancellation where there have been poor ticket sales. ✗ Excludes cancellation due to weather conditions unless dangerous to proceed with the event. ✗ Excludes cancellation following restrictions on or fears of travelling due to a communicable disease. <p>You must do all things reasonable to minimise or avoid losses.</p>

What if I need to make a claim...?

If you need to report a claim you can call Ecclesiastical Insurance Group on 01452 528533 - 24 hours a day, 7 days a week.

What if I have a complaint...?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel:

01452 528533

Fax: 01452 423557

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

- If you are a business or a charity with a yearly turnover or income of less than £1 million, you are entitled to take your case to the Financial Ombudsman Service.

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

The Financial Services Compensation Scheme

What is the Financial Services Compensation Scheme (FSCS) and when might I need it?

This scheme is set up under the terms of the Financial Services Markets Act 2000. Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation under the Scheme depending upon your income and the number of people you employ.

If so, FSCS may arrange to transfer the policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

For compulsory insurance (such as Employer's liability cover) the full amount of the claim or unused premiums is protected. For non-compulsory insurance such as property damage, the first £2,000 of the claim or policy is covered in full followed by 90% of the remainder.

For further information on the scheme you can visit the website at www.fscs.org.uk or write to:

Financial Services Compensation Scheme,
7th Floor, Lloyds Chambers,
1 Portsoken Street,
London E1 8BN.
Tel: 020 7892 7300

The Law Applicable

The policy shall be governed by English law unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it will be English law.

Contact Details

The address for Ecclesiastical Insurance Office plc is:

Ecclesiastical Insurance Office plc
Beaufort House
Brunswick Road
Gloucester GL1 1JZ
Telephone 01452 528533

If you have any queries regarding your policy, please phone the Diocesan and Charities department on the above number between 9am and 5pm, Monday to Friday.

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd. (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester GL1 1JZ UK. Tel: 01452 528533. EIO, ELL, EGAM & AIMS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and AIMS is a member of the Investment Management Association.