



Church Insurance Scheme

Questionnaire /Statement of Fact

Proposer (please insert full name):

Important Information:

The Statement of Fact: is a summary record of the information that you are providing to us to enable us to obtain a quotation for your church. It is therefore important that you read all the questions carefully and answer them fully providing information that is correct and in a clear and accessible manner. The information you provide will be used to calculate the premium, terms and conditions of the quotation.

Duty of Fair Presentation: Following the introduction of the Insurance Act on the 12th August 2016, every entity renewing an insurance policy, making a change to a policy or seeking to effect a new policy of insurance, has a duty to make a fair presentation to the insurer, without misrepresentation, of every material circumstance/fact that it knows or ought to know that might influence the insurer in assessing the risk and the terms and conditions it would apply.

This responsibility rests with the Senior Management, which in practice means the Board or Session, including all of its usual office holders. There is also a responsibility placed on Senior Management to undertake a reasonable search, meaning that material information that you ought to know is revealed to the insurer after relevant consultation and investigation within the congregation.

A material circumstance/fact is one which is likely to influence an insurer in the acceptance and assessment of the risk e.g. where your buildings are unused or unoccupied for a period in excess of 45 consecutive days, a change in how your buildings are used such as the provision of overnight accommodation, or changes to your outreach and pastoral activities that may be unusual or hazardous.

Failure to make a fair presentation may entitle the insurer to avoid cover from inception and seek repayment of paid claims, if it can prove the breach was deliberate or reckless. If the breach was not deliberate or reckless then there are a number of options available to the insurer by way of remedy, which include; avoiding the contract if it would not have written the risk; proportionately reducing claims payments if it would have charged a higher premium, and; imposing additional terms and conditions from the outset of the contract.

About the Church Scheme: it consists of a number of automatic package sections, which are provided as standard. An outline is provided in the enclosed Summary of Cover document and we recommend that you read that in conjunction with completing this form. Additional, optional, sections of cover are also available provided that the standard package cover is insured – details of the optional sections are also provided in the Summary of Cover.

When the Form is Completed: it can be either be sent by e-mail to us at enquiries@cosic.co.uk or printed and sent to us at the address provided above.



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Contact Information

Denomination:	
Address of Proposer including full Postcode	
Contact name (Board/ Session member with insurance responsibilities)	
Correspondence Address including full postcode	
Telephone Number (day)	
Telephone Number (mobile)	
E-Mail Address	

Building Notes: Please insert the following information per location. The sum insured should represent the full reinstatement costs of your buildings including all professional fees and all fixed glass (including stained and leaded).

Buildings	Address including full postcode		Sum Insured
Church Building (1)			
Church Building (2)			
Church Building (3)			
Church Hall (1)			
Church Hall (2)			
Church Hall (3)			
Manse (1)			
Manse (2)			
Manse (3)			
Do you own the buildings?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No Please provide details:
Are all your buildings of standard construction (built of stone, brick, or concrete, and roofed with slates, tiles)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No Please provide details:
Are your buildings subject to flooding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide details:



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Are your buildings in a good state of repair and free from defects?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No Please provide details:
Are your buildings regularly maintained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No Please provide details:
Do you let any of your buildings?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide details:
Are all your buildings occupied and in use?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No Please provide details:
Do you have a pipe organ which is permanently fixed to the building?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide the value:
If so have you included the value of the pipe organ in the buildings sum insured?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Contents Notes

1. Please insert the value of your contents and provide a brief description of them.
2. Manse contents can only be covered on this policy if they belong to the Congregation. We can provide a separate quotation for Minister's contents on request.
3. Cover for contents whilst temporarily removed is provided automatically up to a value of £15,000 any one item and £30,000 for all claims in any period of insurance. If you have any individual items valued at more than £15,000 and or require more than £30,000 in any period of insurance please complete the All Risks section.

Contents	Description of Contents (for each location)		Sum Insured (replacement values for each location)
Contents/Church Building (1)			
Contents/Church Building (2)			
Contents/Church Building (3)			
Contents/Church Hall (1)			
Contents/Church Hall (2)			
Contents/Church Hall (3)			
Contents/Manse (1)			
Contents/Manse (2)			
Contents/Manse (3)			
Do you have any items worth more than £15,000 that require cover away from the premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Do you require more than £30,000 cover in respect of	<input type="checkbox"/> Yes	<input type="checkbox"/> No	



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claims under the extension
for items away from the
premises?

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If the answer to either of these questions is yes please complete the All Risks Section below

All Risks (optional)

This is an optional section and provides cover for items that have a value in excess of £15,000 and are required to be covered away from the premises or if greater than £30,000 cover in respect of all claims under the extension to the Contents Section is required.

Item Description	Value

Please use the continuation page if necessary

Loss of Revenue

Please note this is included as part of the standard package and provides cover for the church's loss of revenue whilst the buildings are closed for repair following damage insured under the policy for which a claim has been accepted. Cover is provided up to a limit of £100,000 during a maximum indemnity period of 24 months.

Do you require an increased limit or indemnity period?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide details:

Glass

Please note this is included as part of the standard package and provides cover for accidental breakage of your fixed glass including stained and leaded glass in your church buildings. Your buildings sums insured therefore should include the costs associated with reinstating all fixed glass including stained and leaded glass. Also included is accidental damage to fixed wash hand basins, pedestals, sinks, lavatory bowls and cisterns.

Money and Personal Accident Assault



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Please note this is included as part of the standard package and provides cover for loss of money belonging to the church or for which the church is responsible in connection with the business of your church. The standard limit for money losses is £2,000, and £500,000 for non negotiable items such as crossed cheques. These limits are increased by 100% for two days before and until seven days after Fundraising Events. Lower limits do apply for certain other contingencies e.g. money in collecting tins.

Cover is also provided for accidental bodily injury to church volunteers, trustees and employees arising from theft or attempted theft, involving violence or the threat of violence whilst engaged on the business of your church (see enclosed Policy Summary for the benefits and limits)

Do you require an increased limit for money?

Yes

No

If Yes Please provide details:

Personal Accident

Please note this is included as part of the standard package and provides cover for accidental bodily injury to the church's authorised volunteers, trustees and employees between the ages of 16 to 80 years, whilst acting on church business. Cover is provided automatically in accordance with the limits and terms outlined in the enclosed Policy Summary.

Legal Liabilities: (Employers, Public and Products Liability)

Please note this is included as part of the standard package and extends cover to include the legal liabilities (Employers, Public, and Products liability) arising from the activities of the church. The cover applies to the NORMAL ecclesiastical and social activities of the Church and would include such organisations as the Sunday School, Youth Club, Woman's Guild, Men's Club and annual events like Fetes and Fairs. It is important to advise us in advance, if any unusual or hazardous pursuits are to take place so that any special precautions can be discussed and, if necessary, a suitable extension of cover arranged.

Cover under this policy does not and cannot be extended to indemnify non-church organisations which may be given the use of the Church premises for their activities – Scouts, Guides, Playgroups and the like. They should be directed to their own associations through which arrangements are available. Other organisations should also be asked to make their own insurance arrangements and to provide evidence to you that they have suitable insurance in force.

The standard limits of indemnity are £10 million for Employers, Public and Products Liability. Employers Liability is a compulsory insurance class of business.

Do you require an increased limit of indemnity?

Yes

No

If Yes Please provide details:

Please provide a full description of the activities



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you undertake or arrange (including those in the community).			
Do you undertake any hazardous or unusual events or activities?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide details:
Do you have a written protection policy in place (for work with young people /vulnerable adults)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No Please provide details:
Do you provide any counselling services for a fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide details:

Frozen Foods

Please note this is included as part of the standard package and extends cover to include frozen foods which spoil as a result of a malfunction to your refrigeration unit. A malfunction is described fully in your policy document.

If the freezer or refrigeration unit is over 15 years old then no cover applies. The limit of indemnity is £500.

Breach of Duty

Please note this is included as part of the standard package and provides cover in connection with church business should a claim arise out of the negligent acts or negligent omissions of your Minister and other authorised officials. For example should the Minister not turn up at a wedding ceremony the church may be the subject of a civil claim for damages.

The limit of indemnity is £500,000

Charity Trustee Indemnity



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Please note this is included as part of the standard package and provides cover for your Charity Trustees in respect of their “wrongful acts”. Such acts as defined include things like breach of duty including fiduciary or statutory duty; negligent act, error or omission; defamation and so on. It excludes criminal or deliberate acts.

The maximum payable is £500,000 for any one claim or claims arising from any one Charity subject to a limit of £5,000,000 in the aggregate for all claims under the scheme. This limit is part of and not in addition to the overall limit of liability of £5,000,000.

Optional Sections:

In addition to All Risks there are a small number of optional covers which can be selected. They include:
Engineering

Engineering: This optional cover provides you with the opportunity to purchase protection against sudden and unforeseen damage and breakdown for items of plant and machinery including heating installation and boilers, lifts and electrical and mechanical plant.

Do you require Engineering Cover?

Yes

No

If you have answered **yes** to this question please provide details of any of the following for which engineering cover is required:

(i) Boilers, connecting pipes and radiators and other Pressure Vessels. These are insured against sudden and unforeseen damage INCLUDING damage by their own explosion or collapse.

(ii) Lifts and Electrical and Mechanical items of Plant. These are insured against damage consisting or resulting from their own breakdown and against sudden and unforeseen damage to the plant.

(iii) Oil storage tanks are insured against sudden and unforeseen damage; loss of contents in consequence of such damage and the cost of removing the escaped liquid following such a loss.

Item 1
Item 2
Item 3
Item 4

Please use the continuation sheet if necessary.

Goods in Transit

This optional cover provides you with the opportunity to purchase protection for “goods in transit”. If you select this section cover is provided for stock and materials in trade whilst in transit up to a limit of £1,000.

Do you require Goods in Transit Cover?

Yes

No

Claims History



Please provide in the space below details of any losses which have occurred within the last 5 years

Date of Loss	Description of Loss	Amount Paid or Outstanding

Please use the continuation sheet if necessary.

General Questions

Has any insurer ever declined your proposal, cancelled or refused to renew your policy, or increased the premium or imposed special terms?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please provide details:
When does your existing policy expire?	Please insert the expiry date:		
Is your existing policy subject to a Long Term Agreement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please insert the expiry date:
The policy is subject to a standard excess of £250 for buildings and £100 for Contents. Would you like us to quote for a higher excess?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please insert the amount:
Is there any other risk or form of cover you would like us to arrange a quotation for?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes Please insert the details:

Continuation Sheet (please use this area to provide any additional information requested)



Continuation Sheet *(please use this area to provide any additional information requested)*

Large empty rectangular area for providing additional information, with a small grey square in the top-left corner.

Completed By

Name (please print)

Office Held

Signature

Date

The completed form should be returned to enquiries@cosic.co.uk