

Summary of Cover



The Church of Scotland Insurance Scheme

Version 4.0 January 2025

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation.

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Some of the covers summarised in this document are optional and these are clearly marked as such. Your schedule will show you which covers you have chosen to include along with the cover limits.

Type of Insurance and Cover

The Church of Scotland Insurance Scheme policy is for Churches that are members of the Church of Scotland. It is designed to provide cover for all the normal ecclesiastical activities of your congregation including the provision of cafe facilities and charity shops. It also provides cover for non hazardous fundraising events.

The policy is divided into a number of sections, most of these are included as standard however it also provides the flexibility to include, Terrorism and Machinery Damage (breakdown) covers to provide tailored protection.

Cover Sections Available

- Property Damage
- Money and Assault
- Business All Risks (optional)
- Frozen Food
- Machinery Damage (optional)
- Loss of Revenue
- Terrorism (optional)
- Employers' Liability
- Public and Products Liability
- Group Personal Accident
- Management Liability
- Professional Indemnity

Name of Insurer

The insurer of the policy is Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of services from simple prevention advice through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via our Specialist Partner Network.

Property Damage (included as standard) – Cover, Features and Benefits

Cover for Buildings, Contents and Stock (where required) on an All Risks basis including Theft.

Subsidence cover is also included for any residential buildings (including Manses).

Cover includes:

- Automatic reinstatement of the sum insured following a loss
- Archaeological rescue work expenses up to £250,000
- Architects', surveyors', and consultants' fees involved in reinstating buildings and machinery following a loss
- Automatic cover for buildings and machinery that are purchased during the period of insurance up to £500,000
- Additional costs to reinstate Buildings to improve energy efficiency up to up to £10,000
- Bequeathed property up to £25,000
- Contents away from the premises up to £15,000
- Contract works cover up to £250,000
- Cost of changing locks following theft of keys up to £25,000
- Cost of reinstating or repairing grounds following damage by the emergency services up to £25,000
- Damage to defibrillators with a reduced excess of £50
- Damage to property whilst at any fundraising event in the European Economic Area up to £5,000
- Removal, felling and lopping of fallen trees up to £5,000
- Cost of refilling fire extinguishing appliances following damage up to £25,000
- Costs to remove illegally deposited "fly tipping" up to £5,000
- Cover for fixed glass in the buildings
- Costs of making safe any headstones up to £2,500
- Cover for your property at employees' or authorised volunteers' residential premises for homeworking up to £5,000
- Cost to replace incompatible software or programs following damage to computers up to £25,000
- Insect nest removal up to £2,500
- Lamps, signs and nameplates up to £2,500
- Legal expenses for eviction of squatters up to £2,500
- Loss of rent and alternative accommodation costs for residential premises up to 20% of the building sum insured
- Loss of metered services following damage up to £25,000
- Donated raffle prizes up to £2,500
- Costs to locate the source of damage following escape of water up to £50,000
- Theft damage to buildings including theft of external metal up to £50,000
- Theft of oil from external storage tanks up to £5,000

Exceptions and Limitations (please refer to the Property Damage section of the policy booklet)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of £250,000 or 10% of sums insured (whichever is the lower)
- Unoccupied premises added with restricted cover
- Theft whilst the premises are unoccupied or disused
- Theft from open spaces at the premises
- Unexplained losses, acts of fraud or dishonesty and inventory shortage
- Theft where you or your partners, directors, employees, authorised volunteers or household members are involved
- The first part of any claim (the excess)

Money and Assault (included as standard) - Cover, Features and Benefits

Cover includes:

- Loss of money belonging to your church on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe up to £2,000
- Increase in limit any one loss by 100% for fundraising events
- Money in collection tins up to £100
- Money in vending machines up to £500
- Phone cards up to £250
- Bodily injury to you or your employees as a result of assault up to £10,000
- Loss of or damage to clothing and personal effects as a result of assault up to £500
- Medical and dental expenses up to £500

Exceptions and Limitations (please refer to the Money and Assault section of the policy booklet)

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles, vending or gaming machines
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- Assault limited to persons aged between 16 and 75
- Injury due to any gradually operating cause or any naturally occurring conditions or degenerative process

Business All Risks (optional cover section) - Cover, Features and Benefits

Cover for your business equipment following accidental loss or damage which can be extended to anywhere in the United Kingdom.

Cover includes:

- Automatic reinstatement of the sum insured following a loss

Exceptions and Limitations (please refer to the Business All Risks section of the policy booklet)

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Theft from unattended vehicles not involving forcible or violent entry
- The first part of any claim (the excess)

Frozen Food (included as standard) - Cover, Features and Benefits

Cover for deterioration or contamination of foods up to £500 following the breakdown of refrigeration units.

Cover includes:

- Failure of temperature controls to operate correctly
- Accidental failure of the public electricity supply
- Accidental escape of refrigerant gases

Exceptions and Limitations (please refer to the Frozen Food section of the policy booklet)

- Wear and tear, deterioration, or gradually developing flaws or defects in the unit
- Failure to correctly set the temperature
- The first part of any claim (the excess)

Machinery Damage (optional cover section) - Cover, Features and Benefits

Cover for specified items of your plant or machinery with the option to select from:

- Sudden and unforeseen damage
- Breakdown, explosion or collapse
- Accidental damage

Cover includes:

- Automatic cover for any additional plant or machinery you have obtained
- Expenses for temporary replacement property following damage up to £25,000
- Damage to surrounding property – Boiler and Pressure plant costs up to £100,000
- Debris removal up to £25,000
- Loss avoidance measures up to £25,000
- Contents of oil tanks up to £6,000
- Repair investigation costs up to £25,000
- Temporary hire of replacement machinery cost up to £25,000
- Temporary removal up to £100,000
- Temporary repair costs and expediting expenses up to £25,000

Exceptions and Limitations (please refer to the Machinery Damage section of the policy booklet)

- Cover provided by the Property Damage section
- Gradual deterioration or wear and tear
- The first part of any claim (the excess)

Loss of Revenue (included as standard) - Cover, Features and Benefits

Interruption to your church activities following an insured loss under the Property Damage section, which results in loss of revenue and increased running costs.

Standard cover includes Loss of Revenue of £100,000 over 24 months.

Cover includes:

- Payment of expenses incurred despite a reduction in your income
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments
- Action by Police, Government or Other Competent Authority up to £50,000
- Archaeological digs up to £25,000
- Cancellation or postponement of event up to £1,000
- Death of patron up to £25,000
- Essential personal up to £10,000
- Full failure of electricity, gas or water supplies up to £50,000
- Full failure of telecommunications supply up to £50,000
- Lottery wins up to £50,000
- Damage to property within 1 mile boundary of your premises which prevents access up to £50,000
- Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide at your premises up to £25,000
- Unspecified suppliers up to £10,000

Exceptions and Limitations (please refer to the Loss of Revenue section of the policy booklet)

- Losses excluded under the Property Damage section
- Failure of Water/Gas/Electricity less than 4 hours
- Failure of telecoms less than 24 hours
- Interruption lasting less than 72 hours in respect of Action by Police
- Interruption lasting less than 72 hours in respect of Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide at you premises

Terrorism (optional cover section)

Protects your property against losses and liabilities arising from terrorist activities.

Employers' Liability (included as standard) - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a Limit of Indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder/Director/Partner/Employee £500 per day
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 per event
- Cover for acts of war is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

Public and Products Liability (included as standard) - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction up to a Limit of Indemnity of £5,000,000.

Legal liability for fees, expenses, damages and claimants' costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder/Director/Partner/Employee £500 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Data Protection up to £1,000,000
- Legal expenses in connection with Corporate Manslaughter Act
- Libel and slander up to £100,000
- Cover for private hirers of your premises up to £2,000,000

Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000
- Loss or damage to property in your custody or control
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel

- Liquidated damages, penalty clauses and fines
- Losses in relation to Asbestos
- The first part of any claim (the excess)

Group Personal Accident (included as standard) - Cover, Features and Benefits

Cover for you, your directors, partners and employees up to the age of 85 against accidental bodily injury.

Cover includes:

- Death, loss of limb(s), eye(s) for £10,000 as standard
- Permanent total disablement for £10,000 as standard
- Loss of internal organs for £10,000 as standard
- Temporary total disablement from usual occupation for £100 per week as standard
- Temporary partial disablement from usual occupation for £50 per week as standard
- Cover for costs to complete voluntary work up to £1,000
- Medical and surgery expenses up to 15% of weekly compensation
- Replacement pulpit speaker costs up to £100 per Sunday

Exceptions and Limitations (please refer to the Group Personal Accident section of the policy booklet)

- Engaged in any flying activities as a pilot
- Full time members of the forces of any nation or international authority or a member of any reserve forces called out for permanent service
- Sickness, disease or any gradually operating cause
- Suicide, attempted suicide or deliberate exposure to danger
- Own criminal acts
- The first 7 days of any temporary total disablement or temporary partial disablement
- Any insured person in excess of 85 years of age

Management Liability (included as standard) - Cover, Features and Benefits

Trustees, Officers and Directors Liability cover that protects you whilst performing your duties as a director or officer.

Cover is also provided for Corporate Legal Liability cover to provide protection for your church.

The standard Limit of Indemnity is £1,000,000 any one claim.

Trustees, Officers and Directors Liability Cover includes:

- Indemnity to officers, directors, trustees, members or governors of the church
- Reimbursement to the church where it is obligated to indemnify the officers, directors, trustees, members or governors
- Automatic cover for spouses, heirs and legal representatives named in proceedings
- Bail Bond costs up to £100,000
- Court attendance costs up to £500 per day

- Court deprived asset costs up to £25,000
- Public relations consultant costs up to £25,000
- Extradition defence costs up to £25,000
- Personal tax liability up to £25,000
- Prosecution costs up to £100,000
- Protection for retired directors and officers
- Cover for emergency defence costs (up to 10% of the Limit of Indemnity)
- Cover for the cost of using a public relations consultancy to manage a crisis event
- Additional indemnity for insured persons in excess of the original limit of indemnity

Corporate Legal Liability Cover includes:

- Breach of contract defence costs up to £25,000
- Copyright infringement defence costs up to £25,000
- Public relations consultant costs up to £25,000
- Identity fraud investigation costs up to £25,000
- Kidnap crisis management consultant costs up to £25,000
- Pollution defence costs up to £250,000

Exceptions and Limitations (please refer to the Management Liability section of the policy booklet)

- Known wrongful acts
- Pending and/or prior litigation
- Existing wrongful acts reported elsewhere, i.e. to a previous insurer
- Proven fraud, dishonesty and criminal acts
- Personal profit or illegal remuneration
- Bodily injury/property damage (sub-limited defence costs are included)
- Pollution (sub-limited defence costs are included)
- Professional errors and omissions
- Pension trustees' liability
- Claims originating in the USA or Canada, or any claims brought there
- Nuclear risks/war risks or terrorist activities
- The first part of any claim (the excess)

Professional Indemnity (included as standard) - Cover, Features and Benefits

Cover to protect you from financial loss which arises as the result of a claim for civil liability arising out of a breach of professional duty in the conduct of the business up to an Indemnity Limit of £500,000.

Cover includes:

- Payment for court attendance up to £500 per day
- Representation costs up to £100,000

Exceptions and Limitations (please refer to the Professional Indemnity section of the policy booklet)

- Losses arising from asbestos
- Bodily Injury
- Claims brought by an entity in which you have a controlling interest
- Dishonest or fraudulent act or omission committed after discovery
- Employment benefit schemes
- Employee disputes
- Fines or penalties
- International sanctions
- Nuclear risks
- Trading Losses
- The first part of any claim (the excess)

Where am I covered?

This will depend on the product and choices you have made.

Please refer to the policy booklet and policy schedule for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk please refer to your policy documents.

How long does my Church of Scotland Insurance Scheme Insurance run for?

Your policy will remain in force for 12 months from date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, contact your insurance adviser.

How to Claim

If you need to make a claim please call our claims line on 0800 015 1498. Our line operates 24 hours a day, 365 days a year. In all cases, please quote your policy number.

For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible.

For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Church of Scotland Insurance Services Ltd
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