

What is this product?

This is a Commercial Lines General Insurance product suitable for congregations of the Church of Scotland and other places of worship with a similar risk profile.

What customer need is met by this product?

This is a packaged product designed specifically for congregations of the Church of Scotland operating from premises in the United Kingdom, including church halls and accommodation for clergy, which are seeking insurance protection.

This packaged product has the following covers automatically included:

Property

Financial protection for the congregation's assets (which can include machinery, contents or buildings) following damage through events such as fire, theft, flood, escape of water.

Loss of Revenue

Cover for loss of income or additional expenses to keep the congregation running following insured damage to property.

Liabilities

Cover for the congregation's legal liability to third parties for property damage or personal injury, and for its legal liability to its employees for bodily injury.

Personal Accident

Payment of a financial benefit in the event of accidental bodily injury to an employee.

Who is this product designed for?

This product is designed for congregations of the Church of Scotland, including church halls and accommodation for clergy. It can be tailored to suit other closely related church functions such as Presbytery operation, and can encompass entities with a profile similar to a Church of Scotland congregation.

Who is this product not designed to support, or are there any features that you should be aware of when offering this product to your customers?

The Church of Scotland Insurance Scheme policy provides a bespoke solution designed to meet the needs of a very narrow target namely the places of worship and ancillary properties of a single denomination. It is not suitable and should not be used outside of this narrow target market.

In particular cover, for liability claims involving abuse is excluded, pending investigation, on any place of worship that does not fall under the Church of Scotland's Safeguarding procedures. Great care needs to be taken therefore when considering new business from another denomination.

Can this product be sold without advice?

This product can be sold with or without advice depending on your preference and in line with FCA regulations.

How can this product be sold?

We would suggest that this product can be sold face to face or via telephone.