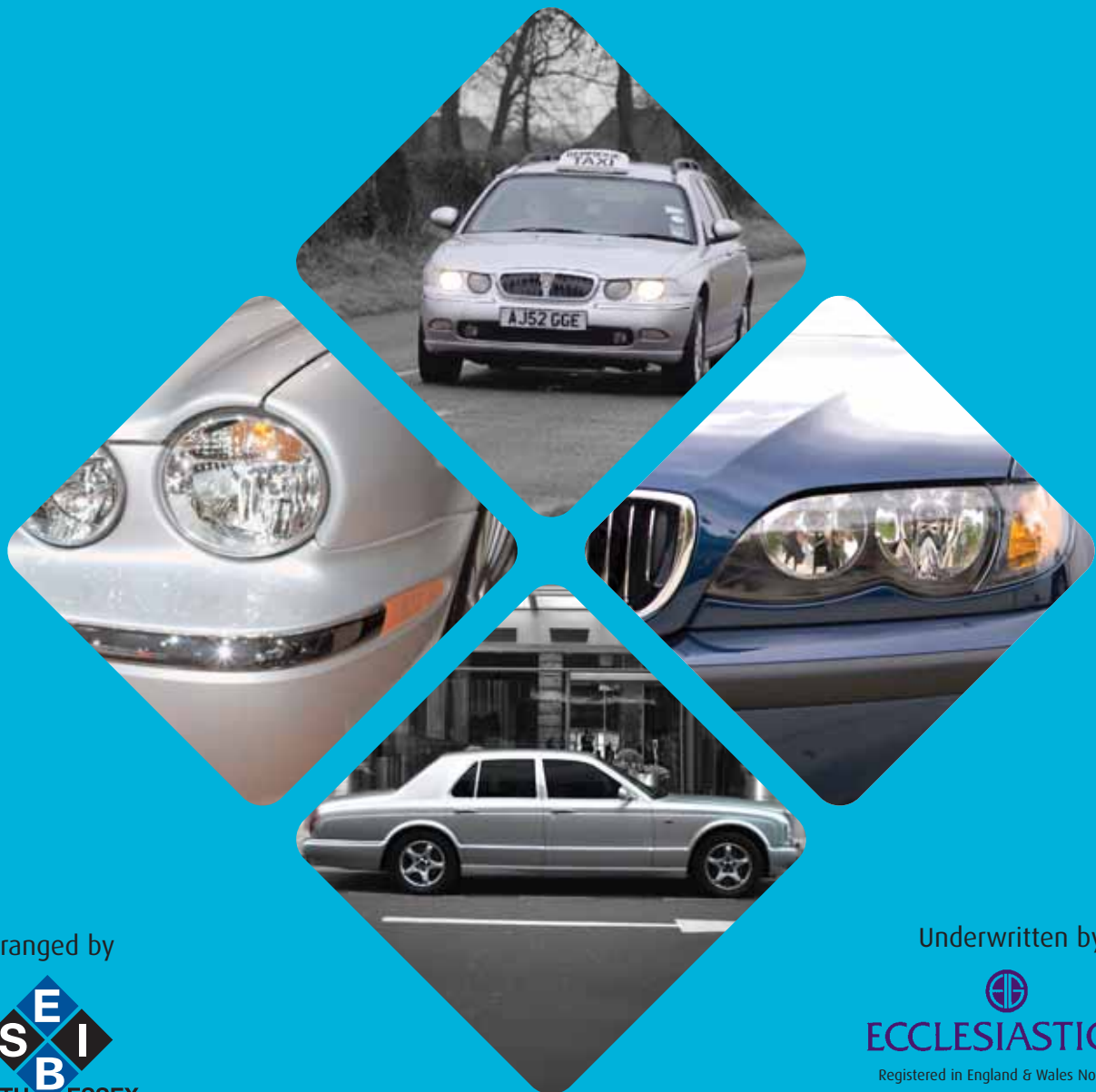


Liability Insurance for Executive and Private/Public Hire

Arranged Exclusively by
South Essex Insurance Brokers



Arranged by



Authorised and regulated by
the Financial Services Authority

Underwritten by



Registered in England & Wales No. 24869

Registered Office: Beaufort House
Brunswick Road, Gloucester GL1 1JZ

Authorised and regulated by
the Financial Services Authority

Ecclesiastical Insurance

LIABILITY INSURANCE

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Claims - The action to be taken by the policyholder in the event of an incident which may give rise to a claim is shown in the Claims conditions on page 7

POLICY INFORMATION
(not forming part of the policy)

Please read this policy carefully to ensure that it meets your requirements.

The policy consists of

The general policy Preamble, Definitions, Exclusions, Conditions, which incorporate definitions and terms that apply to the whole policy.

Individual sections for Employers Liability, Public & Products Liability and Prosecution Defence Costs, as shown in the table of contents, each setting out the terms relating to that section. This wording shows all the sections available but you must check with your policy schedule (see below) to see which sections are included.

The policy schedule – this shows those things that are individual to your insurance e.g. the identity of the Insured, the business being covered, the period of insurance, the covers you have chosen to include, the limits that apply and any special clauses. We will send an updated schedule at each annual renewal date and when changes are requested by you or made by us. At renewal we may send you a further document called “Changes to your Policy” – this shows changes to the policy booklet applicable to all policies of the type you hold. Please retain these “Changes to your Policy” notices, plus the latest schedule, with your policy booklet.

CLAIMS ENQUIRIES
(not forming part of the policy)

This service is provided by the Claims Department at Ecclesiastical Insurance Office plc

For enquiries about existing claims, the service is available from Monday to Friday 9.00am to 5.00pm

If you wish to report a new claim, the service is available 24 hours a day, 7 days a week.

The claims enquiries number is 01452 528 533

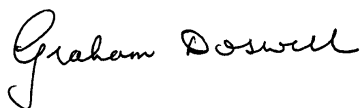
The action to be taken by the policyholder in the event of an incident which may give rise to a claim is shown in the Claims Condition on page 7

LIABILITY INSURANCE POLICY

PREAMBLE

The Ecclesiastical Insurance Office plc (the Company) and the Insured named in the schedule agree that

- 1 The application or proposal form, or any other information supplied, shall be incorporated into, and form part of, the policy.
- 2 This policy booklet, the schedule (including any replacement schedule) and any endorsement shall together form the policy and be considered as one document.
- 3 The Insured will pay the premium.
- 4 The Company will subject to the terms and conditions of this policy provide insurance under the sections specified in the schedule during the period of insurance or any subsequent period for which the Insured shall pay and the Company shall accept the renewal premium.
- 5 This policy shall be governed by, and construed in accordance with the law of England and Wales, unless the Insureds habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland, in which case the law of Scotland shall apply.
- 6 Any person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists, or is available, apart from that Act.



Graham Doswell
Group Chief Executive

DEFINITIONS

Each time any of the following words or phrases appear in this booklet in bold italic type (or in capital letters in the Schedule) they will take the specific meaning shown below.

Where words or phrases are not highlighted in this manner, the normal everyday meaning of the word or phrase will apply.

Asbestos

means asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or any derivatives of asbestos.

Bodily Injury

means bodily injury, death, disease or illness.

Business

means that which has been described in the schedule and which is conducted solely from premises in Great Britain, Northern Ireland, the Isle of Man or Channel Islands. This includes

- a) the ownership, repair and maintenance of ***your*** property and premises,
- b) the provision of catering, social, sports and welfare facilities for ***employed persons***, and ***your*** first aid, medical and ambulance services,
- c) the provision of fire and security services maintained only for the protection of premises owned, or occupied, by ***you***,
- d) private work undertaken by an ***employed person***, with ***your*** prior consent, for a director, partner or ***employee of yours***,
- e) participation in trade shows or exhibitions within the European Union, but does not include any work undertaken ***offshore***.

Damage

means loss of or physical damage.

Data

means information represented or stored electronically including, but not limited to, code or series of instructions, operating systems, software, programs and firmware.

Employed Person

means

- a) any ***employee***
- b) any person supplied to, or hired, or borrowed by ***you***, or on ***your*** behalf or any work experience student, or youth training scheme participant,

while under ***your*** direct control and supervision.

Employee

means any person under a contract of service or apprenticeship with **you**.

Event

means one occurrence, or series of occurrences, arising from, or attributable to, one source or original cause.

Injury

means **bodily injury**, wrongful arrest or false imprisonment.

Legal Costs

means

- a) claimant's costs and expenses recoverable from **you** in respect of any claim which is the subject matter of indemnity under this policy,
- b)
 - i. the costs of legal representation at
 - 1) any coroner's inquest or inquiry in respect of any death,
 - 2) proceedings in any court arising out of any alleged breach of statutory duty which may be the subject of indemnity under this policy,
 - ii. all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under this policy, incurred with our prior written consent.

Offshore

means embarkation onto a vessel or aircraft for conveyance to an offshore rig, platform or service or accommodation vessel until disembarkation from the conveyance onto land upon return from such offshore rig, platform or service or accommodation vessel.

Our, us, we

means the Ecclesiastical Insurance Office plc.

Pollution or Contamination

means **injury** or **damage** directly or indirectly caused by, or arising out of, pollution or contamination of buildings or other structures, or of water, land or the atmosphere.

Principal

means any party (other than a director, partner or **employee** of **yours**) on whose behalf **you** are undertaking work (excluding the sale or supply of **products**) in connection with the **business**.

Products

means goods (including containers and packaging) not in **your** custody or control, sold, supplied, installed, erected, serviced, repaired, altered or treated by **you** in connection with the **business**. Any error or defect in the sale, supply or presentation of such goods is included in this definition.

Property

means material property but does not include **data**.

Terrorism

means an act (including, but not limited to, the use of force or violence, and/or the threat thereof) of any person or group(s) of persons, whether acting alone, on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

You, your, yours

means the Insured named in the schedule.

Unless **we** specifically state otherwise, **we** will also indemnify

- a) **your** personal representatives in respect of legal liability incurred by **you**.
- b) at **your** request
 - i) any **principal**
 - ii) any director, partner or **employed person** of **yours** in respect of liability for which **you** would have been entitled to indemnity, had the claim been made against **you**.
- c) any officer or member of **your** canteen, social, sports and welfare facilities, and fire, first aid, ambulance, security services in their individual capacities as such. **We** will not provide an indemnity to any medical or dental practitioner in respect of medical services provided.
- d) any director, partner or **employee** of **yours** in respect of private work carried out with **your** prior consent by an **employed person** for such director, partner or **employee**.

CONDITIONS

Payment under this policy is conditional upon **you** observing, and causing to be observed, those terms and conditions which relate to things to be done, or complied with, by **you**. Where indemnity is provided to any other person, they shall also be required to observe the terms and conditions in so far as they can apply.

Your Obligations

Adjustment of Premium

If any part of the premium has been calculated on estimates supplied by **you**, **you** shall

- a) keep an accurate record of information regarding any estimates which have been provided; this information shall be available for **us** to inspect at **our** request.
- b) within thirty days from the expiry of each period of insurance, provide **us** with such information as **we** require to enable **us** to assess premium. The premium for that period of insurance shall then be adjusted and any difference shall be paid by or, subject to any minimum premium, allowed to, **you**.

Claims

- a) **You** must advise **us** in writing, with full details, as soon as **you** become aware of any accident, claim, civil proceedings or any circumstance or occurrence, which might give rise to liability under this policy.
- b) **You** must forward to **us** immediately and unacknowledged any letter, claim, writ, summons, process or other document which **you** may receive in respect of any accident, claim, civil proceedings or any circumstance or occurrence which might give rise to liability under this policy.
- c) No admission of liability, or offer or promise of payment, may be made by **you**, or on **your** behalf, without **our** prior written consent.
- d) **You** shall provide **us** with any assistance **we** may require.

Reasonable Precautions

You shall, at **your** expense

- a) take all reasonable precautions to prevent any circumstances which may give rise to liability under this policy.
- b) maintain all premises, furnishings, ways, works, machinery, plant and vehicles in a sound condition.
- c) rectify any defect or danger as soon as possible after discovery and, in the meantime, cause such temporary precautions to be taken as may be required in the circumstances to prevent any **injury** or **damage**.
- d) comply with all statutory requirements and any safety regulations imposed by any authority or other regulatory body.

Survey Inspection

You must implement any risk improvements **we** may require within the time limits **we** specify.

Our Rights

Cancellation

We may cancel the policy or any section of it by sending seven days notice by recorded delivery to **you** at **your** last known address and shall refund to **you** the proportionate premium for the unexpired period of insurance.

Claims

a) **We** shall, at **our** discretion, be entitled to take over and conduct in **your** name

- i) the defence or settlement of any claim
- ii) the prosecution of any claim for **our** benefit.

We shall have full discretion in the conduct of any proceedings and in the settlement of any claims.

b) **We** may, at any time, pay the limit of indemnity

- i) in the case of Employers' Liability or Prosecution Defence Costs claims, after deduction of any sum or sums already paid or incurred,
- ii) in the case of Public/Products Liability claims, after deduction of any sum or sums already paid or incurred as damages,

or any less amount for which, at **our** discretion, any claim or claims can be settled. **We** will then relinquish control of any such claim and be under no further liability except that, in respect of any Public/Products Liability claim (other than any claim originating from within the legal jurisdiction of the United States of America or Canada), **we** will also pay any **legal costs** incurred prior to the date of such payment.

Other Insurance

If at the time of any claim there is, or would be but for the existence of this policy, any other insurance covering the same legal liability, **we** shall not be liable under this policy, except in respect of any amount beyond that which would have been payable under such other insurance, had this policy not been effected.

Survey Inspection

Where **we** have agreed to provide insurance subject to survey, this policy may be subject to revision after a survey has been undertaken by **our** surveyor.

Where the survey reveals the risk to be outside **our** normal acceptance criteria for this class of business, **we** reserve the right to cancel the policy with immediate effect.

EMPLOYERS' LIABILITY

This insurance is provided on a 'Costs Inclusive' basis. This means that **legal costs** are included within the Limit of Indemnity specified in the schedule.

Cover

We will indemnify **you** against **your** legal liability to pay damages and **legal costs** arising out of **bodily injury** to an **employed person** which is caused during the period of insurance

- a) within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
 - b) while temporarily outside these territories
- in connection with the **business**.

The total amount **we** will pay in respect of

- a) any one **event** which is directly or indirectly caused by, results from, or is in connection with any act of **terrorism** shall not exceed £5,000,000.

If we allege that the **bodily injury** has resulted from **terrorism** the burden of proving the contrary shall be upon **you**.

- b) any other **event**, shall not exceed the limit of indemnity shown in the schedule.

This insurance complies with the provisions of any law enacted in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands relating to the compulsory insurance of liability to employees. **You** will repay any sums paid by **us** which **we** would not have been obliged to pay, but for the provisions of such law.

Exclusions to Employers' Liability

No indemnity will be provided in respect of any liability

Radioactive Contamination

arising directly or indirectly from, caused by, or contributed to, by or from

- a) ionising radiations, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel,
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, or nuclear component thereof,

where such legal liability is

1. that of any ***principal***.
2. accepted under agreement and would not have attached in the absence of that agreement.

Road Traffic Legislation

in respect of ***bodily injury*** for which ***you*** are required to arrange motor insurance, or security, in accordance with any road traffic legislation within the European Union.

Extensions to Employers' Liability (each of which is subject to the terms of this policy)

Compensation for Court Attendance

If **we** request any of the following categories of people to attend court as a witness in connection with a claim under this policy, **we** will provide **you** with the following rates of compensation for each day on which attendance is required

Any of your directors or partners	£500
Any employee	£250

Unsatisfied Court Judgements

Where a judgement for damages has been obtained

by one of **your employees**, or their personal representatives, in respect of **bodily injury** caused during any period of insurance and which arises out of and in the course of their employment with **you**,

in any court situated within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands,

against any company, or individual, operating from premises within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands,

which remains unsatisfied, in whole or in part, six months after the due date for payment of the judgement,

we will, at **your** request, pay to the **employee**, or their personal representatives, the amount of damages and any awarded costs which so remain unsatisfied, provided there is no appeal outstanding.

Any payment under this extension is conditional upon the judgement being assigned to **us** by the **employee**, or their personal representative.

PUBLIC AND PRODUCTS LIABILITY

This insurance is provided on a 'Costs in Addition' basis. This means that (with the exception of claims which are brought within the legal jurisdiction of the United States of America or Canada) **legal costs** are payable in addition to the Limit of Indemnity specified in the Schedule.

Cover

We will indemnify **you** against **your** legal liability to pay damages arising out of

- a) accidental **injury** of any person
- b) accidental **damage to property**
- c) nuisance, trespass to land , trespass to goods or interference with any easement of air, light , water or way (no indemnity will be provided in respect of any liability which arises from any deliberate act or omission by **you**, which could reasonably have been expected having regard to the nature and circumstances of such act or omission, or which is a natural consequence of the ordinary conduct of **your business**)

happening during the period of insurance, and caused either in connection with the **business** or by **products**.

We will, in addition, indemnify **you** against **legal costs**, other than in respect of any claim which is brought within the legal jurisdiction of the United States of America or Canada, in which circumstances **legal costs** shall be included within the Limit of Indemnity.

The total amount **we** will pay in respect of damages for

- a) any one **event**
- b) all **events** happening during any period of insurance caused by **products**
- c) all **events** arising from **pollution or contamination** which **we** deem to have occurred during any period of insurance

shall not exceed the limit of indemnity shown in the schedule.

Where **we** are liable to indemnify more than one person, the total amount of indemnity to all parties, including **you**, in respect of damages arising from one **event** shall not exceed the limit of indemnity shown in the schedule.

Exclusions to Public/Products Liability

No indemnity will be provided in respect of

Advice, Design or Specification

any liability arising from advice, design or specification provided for a fee or for which a fee would normally be charged.

Asbestos

any liability arising directly or indirectly from

- (i) mining, processing, manufacturing, removing, handling, disposing of, treatment of, distributing or storing of **asbestos**.

However, this shall not apply where removing, handling or disposing of **asbestos** does not form part of **your** usual business or any contract work undertaken and

- **you** have complied with any legal obligations to manage **asbestos** and
- any discovery of **asbestos** by **you** is unintentional and accidental and
- where, upon discovery of **asbestos**, all work immediately stops and
- a HSE licensed asbestos removal contractor is employed to make safe the area in which the discovery is made as soon as is practicable and who has Employers' and Public Liability insurance in force which provides Limits of Indemnity no less than those provided by **your** policies and which do not exclude the work to be carried out.

- (ii) fears of the consequences of exposure to, or inhalation of **asbestos**.

Contractual Liability, Products

any liability arising from any contract in respect of **products** supplied, or contract work executed, by **you**, unless liability would have attached in the absence of that contract.

Contract works

any liability arising from **damage** to **property** where **you** have a responsibility to arrange cover under clause 21.2.1 of the 1980 JCT conditions or any similar contract clause.

Custody or Control

any liability arising from **damage** to **property** which is owned, or held in trust, by **you** or which is in **your** custody or control. This exclusion will not apply in respect of

- a) personal effects, including vehicles and their contents, belonging to **employees**, directors, partners or visitors.
- b) premises and their contents not owned by, leased or rented by **you** at which **you** are undertaking work in connection with the **business**.
- c) premises, including fixtures and fittings, hired by, or leased, rented or borrowed by **you**, but **we** shall not be liable for
 - i) the first £250 of any **damage**, other than if it is caused by fire or explosion.
 - ii) any liability arising solely under the terms of any contract or agreement.
 - iii) any liability which arises from an agreement to maintain in force insurance against loss of or damage to the premises and their fixtures and fittings.

Defective Premises

the costs of remedying any defect, or alleged defect, in premises which **you** have disposed of.

Defective Work and Damage to Products

damage to, or the costs of recall, removal, repair, alteration, replacement or reinstatement of any **product** supplied, or contract work executed, by **you** which is caused by

- a) a defect.
- b) its unsuitability for its intended purpose.

Employees

any liability arising from **bodily injury** to any **employed person** caused in connection with the **business**.

Fines or Penalties

- a) fines or penalties
- b) liquidated damages
- c) any compensation awarded by a Court of Criminal Jurisdiction
- d) multiplied, aggravated, exemplary, or punitive damages.

North America

any liability arising from

- a) the use by **you**, or on **your** behalf, of any premises situated in the United States of America or Canada.
- b) **Products** sold or supplied on **your** behalf, from any premises situated in the United States of America or Canada.
- c) **Products** exported by **you**, or on **your** behalf, to the United States of America or Canada.

Overseas Manual Work

any liability arising from the supervision or execution of any manual work or contract undertaken outside of the European Union.

Pollution or Contamination

any liability arising directly, or indirectly, from **pollution or contamination**, unless the **pollution or contamination** is caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the period of insurance.

For the purposes of this exclusion, all **pollution or contamination** which arises out of one incident, shall be deemed to have occurred at the time such incident takes place.

Products

any liability arising from

- a) **products** incorporated in any craft designed to travel through air or space
- b) **products** incorporated in any waterborne craft which could affect its safety, navigation or propulsion
- c) **products** incorporated in mechanically propelled vehicles which could affect their safety
- d) **products** incorporated in gas, chemical, petrochemical or power generation plant which is directly connected to manufacture, processing, storage or power generation

and which have been specifically supplied by **you** for that purpose.

Professional Services

any liability connected directly or indirectly in any way with any error or omission in the provision of professional services

Radioactive Contamination

any liability arising directly or indirectly from, caused by, or contributed to, by or from

- a) ionising radiations, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, or nuclear component thereof.

Terrorism

any liability arising directly or indirectly from, caused by, or in connection with any act of **terrorism**.

This section of the policy also excludes any liability arising directly or indirectly from, caused by, or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to any act of **terrorism**.

If **we** allege that, by reason of this exclusion, any liability for damages costs or expenses of whatsoever nature is not covered by this policy, the burden of proving the contrary shall be upon **you**.

Third Party Property Damage Excess

any **event**, the third party property damage excess shown in the schedule.

Vehicles and Craft

any liability arising from ownership, possession or use by **you**, or on **your** behalf, of

- a) any mechanically propelled vehicle but, except where indemnity is provided by any motor insurance policy, or in circumstances where insurance or security is required under any road traffic legislation, this exclusion will not apply in respect of
 - i) the use of plant as a tool of trade on site.
 - ii) the use of plant at **your** premises.
 - iii) the loading or unloading of any vehicle.
 - iv) the movement of any vehicle, not belonging to **you**, which is interfering with the execution of the **business**.
- b) any craft designed to travel in, on or through water, air or space. This exclusion shall not apply to any non-mechanically propelled waterborne craft of less than 9 metres in length whilst operated on inland waterways, or within 3 miles of the coast.

War

any liability arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Extensions to Public and Products Liability (Each of which is subject otherwise to the terms of this Policy)

Compensation for Court Attendance

If **we** request any of the following categories of people to attend court as a witness in connection with a claim under this policy, **we** will provide **you** with the following rates of compensation for each day on which attendance is required

Any of your directors or partners	£500
Any employee	£250

Contingent Motor Liability

Notwithstanding the Vehicles exclusion, **we** will indemnify **you** alone in respect of legal liability for **injury** or **damage** arising out of the use by any **employee**, in the course of the **business**, of any mechanically propelled vehicle which is neither owned by, nor provided by, **you**. **We** will not provide an indemnity in respect of

- a) **damage** to such vehicle or any **property** contained or being transported within it.
- b) **injury** or **damage** arising while the vehicle is being driven by **you**
- c) **injury** or **damage** arising while the vehicle is being driven by any person who, to **your** knowledge, does not hold a licence to drive such a vehicle (unless they have held, and are not disqualified for holding or obtaining, such a licence).
- d) circumstances where **you** are entitled to indemnity under any other insurance.
- e) **injury** or **damage** arising outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Cross Liabilities

If **you** consist of more than one party (and in the case of partnerships this shall mean each individual partner), **we** will indemnify each party in the terms of this policy against liability incurred to the other in the same manner, and to the same extent, as if a separate policy had been issued to each, subject to the maximum amount payable in respect of damages arising out of one **event** to all such parties not exceeding the limit of indemnity.

Data Protection Act 1998

We will indemnify **you**, and if **you** request, any **employee**, director or partner of **yours**, against legal liability to pay damages and claimant's cost and expenses for damage or distress, as described in Section 13 of the Data Protection Act 1998.

This indemnity is subject to **you** being registered in accordance with the Act, or having applied for such registration which has not been refused or withdrawn and that **you** have taken all reasonable care to comply with its requirements.

We will not provide any indemnity in respect of

- a) the payment of fines or penalties.
- b) the costs of replacing, reinstating, rectifying, erasing, blocking or destroying any personal data.
- c) liability arising from, or caused by, a deliberate or intentional act by, or omission of, any person entitled to receive monies under this indemnity.
- d) claims arising out of circumstances which have been notified to previous insurers or which were known to **you** at the inception of this extension.
- e) legal liability where indemnity is provided by any other insurance.

Defective Premises Act

We will indemnify **you** against legal liability incurred by virtue of Section 3 of the Defective Premises Act 1972, or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in respect of **injury** or **damage** which occurs within a period of seven years from the expiry or cancellation of this policy. No indemnity will be provided if **you** are entitled to indemnity under any other insurance.

PROSECUTION DEFENCE COSTS

We will, subject to the Limit of Indemnity, indemnify **you** in respect of

- a) legal costs and expenses incurred with **our** prior written consent
- b) costs awarded against **you**

in connection with the defence of any criminal proceedings, or an appeal against a conviction arising from such proceedings, brought for a breach of

- 1. the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
- 2. Part II of the Consumer Protection Act 1987
- 3. the Food Safety Act 1990

alleged to have been committed during the period of insurance in connection with the **business**.

We will not provide any indemnity

- a) where indemnity is provided by any other insurance.
- b) in circumstances where **injury** or **damage** has occurred which may be the subject of a claim under either the Employers' Liability or Public Liability Sections of this policy.
- c) in respect of fines or penalties of any kind.
- d) in respect of any costs, expenses or reimbursements resulting from an order made under Section 9, or resulting from any Regulation in respect of charges under Section 45, of the Food Safety Act 1990.
- e) where the proceedings have resulted from any deliberate act or omission by
 - i) **you**, or any director or partner of **yours**
 - ii) any **employee** of **yours** who has specific responsibility for compliance with the above legislation

which could reasonably have been expected to constitute a breach of the above legislation.

Limit of Indemnity

The total amount **we** will pay in respect of any one claim under this section shall not exceed £500,000.

COMPLAINTS PROCEDURE

(not forming part of the policy)

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact the intermediary that arranged the contract, or 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: 014532 528533 Fax: 01452 423557 E-mail: complaints@eigmail.com

- 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 of 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 with an annual turnover of less than £1m, you are entitled to refer your case to the Financial Ombudsman Service.
- If you are a business or charity with a yearly turnover or income of £1 million or more we will direct you to an appropriate organisation who can deal with your complaint and remind you that you can also speak to your legal advisers.

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

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
(not forming part of the policy)

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical Insurance were unable to pay claims against it, you may be entitled to compensation from the FSCS.

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 scheme was set up under the terms of the Financial Services and Markets Act 2000. It is an independent, non-profit making organisation and cover deposits, insurance and investments. FSCS may arrange to transfer your 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 Employers' 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.

This contract is underwritten by:

Ecclesiastical Insurance Office plc Our FSA register number is 113848. Our permitted business is general insurance. You can check this on the FSA's register by visiting the FSA's website - www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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. AMC is a member of the Council of Mortgage Lenders.

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