

Diocesan Youth Groups Insurance Policy

Summary of Cover for Youth Groups



Summary of Cover

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Diocesan Youth Groups Insurance policy which has been arranged by the Diocese on your behalf.

The policy provides Public / Product Liability and Personal Accident cover.

The summary highlights the main features and benefits and significant exclusions of the policy. A significant exclusion is something that may have affected the decision as to the whether the policy is suitable, it may also be unusual compared to products offered by other companies. These exclusions are marked with an **X** under significant exclusions and limitations throughout.

In addition there are 'Conditions' and 'Exclusions' which apply to the whole policy detailed in the policy document. For example you must take all reasonable steps to prevent damage or injury and damage and losses caused by war or terrorism are excluded.

It is important to note that the summary does not contain all the terms and conditions that may apply, this information can be found in the policy document which is held by the Diocese and is available on request.

Liabilities Insurance - Main Features, Benefits & Exclusions

Features and Benefits	Significant exclusions and limitations
<p>Public Liability</p> <p>Cover for the legal liability of group organiser's for accidental bodily injury to third parties (including group members) or damage to their property arising out of the group's activities in the United Kingdom, Channel Islands and Isle of Man.</p> <p>Cover is also provided whilst on day trip's abroad.</p>	<p>Limit £3,000,000 any one event. Legal costs and expenses are payable in addition.</p> <p>✗ Property belonging to (not rented or hired) or in the custody of the Insured is excluded.</p>
<p>Product Liability</p> <p>Cover for the legal liability of group organiser's for accidental bodily injury to third parties or damage to their property caused by goods sold or supplied.</p>	<p>Limit £3,000,000 any one period of insurance. Legal costs and expenses are payable in addition.</p> <p>✗ excluding goods sold or supplied to North America or Canada.</p>
Features include:	
<p>Motor Contingent Liability</p> <p>Covers liability in connection with motor accidents occurring in the UK where the group is not the owner, or provider of the vehicle, but a vehicle is being used in connection with the group's activities. Such a situation may arise where a group leader uses their own vehicle for an activity and for some reason their motor insurance does not apply.</p>	<p>Limit – this will be the same as that selected for Public liability.</p> <p>Please note this only covers your contingent liability – it does not take the place of normal insurance for the vehicle and driver, and does not apply to use for non-group activities. If a group leader or assistant is going to use their own vehicle for an event, they should advise their motor insurer and ensure adequate third party and passenger insurance is in place. If the group hires or purchases a vehicle then separate motor insurance is required.</p>

Features and Benefits	Significant exclusions and limitations
	<p>Exclusions applying to both Public and Product Liability cover.</p> <ul style="list-style-type: none"> ✘ Terrorism ✘ War and similar risks ✘ Asbestos ✘ Liability arising solely from any contractual obligations. This exclusion may be relevant if you have hired a property such as a school or village hall for an event. The hiring agreement may make you responsible for all damage howsoever caused irrespective of whether there is any negligence. ✘ We must be advised of any change of circumstance where the risk of damage, injury or liability is increased e.g. if you intend to organise activities such as a bonfire and fireworks display, or fetes involving the use of bouncy castle. ✘ Any event, such as rock – climbing or abseiling etc. should be under the control of qualified instructors and at an approved centre. Please contact us if you are in any doubt.

Personal Accident Insurance - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and Limitations												
<p>Cover is provided for leaders and members who suffer accidental injuries whilst carrying out activities anywhere in the United Kingdom, Channel Islands or the Isle of Man.</p> <p>Cover is also provided whilst on day trips abroad.</p>	<p>Limits:</p> <p>Persons aged 3-15 Years</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Death</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td>Permanent Total Disablement</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td>Temporary Total Disablement</td> <td style="text-align: right;">£10 per week</td> </tr> </table> <p>Persons aged 16-75</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Death</td> <td style="text-align: right;">£2,500</td> </tr> <tr> <td>Permanent Total Disablement</td> <td style="text-align: right;">£2,500</td> </tr> <tr> <td>Temporary Total Disablement</td> <td style="text-align: right;">£25 per week</td> </tr> </table> <p>✘ excluding weekly benefits during the first 7 days (14 days for football and 28 days for rugby related accidents) or after 104 weeks.</p> <p>✘ excluding certain high-risk sports and activities e.g.: winter sports, motorcycling, mountaineering with ropes, or hang-gliding.</p> <p>Ask us if you are uncertain about an activity and we will advise you if the personal accident cover is affected.</p>	Death	£1,000	Permanent Total Disablement	£1,000	Temporary Total Disablement	£10 per week	Death	£2,500	Permanent Total Disablement	£2,500	Temporary Total Disablement	£25 per week
Death	£1,000												
Permanent Total Disablement	£1,000												
Temporary Total Disablement	£10 per week												
Death	£2,500												
Permanent Total Disablement	£2,500												
Temporary Total Disablement	£25 per week												
Features include:													
<p>Medical, dental and surgical expenses incurred arising out of injuries covered by this section.</p>	<p>Limit: £100 per person</p>												
<p>Damage to clothing and personal effects arising out of accidents covered by this section.</p>	<p>Limit: £100 per person</p>												

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

You should notify us as soon as possible of any circumstance that may give rise to a claim. You can call us 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

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 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 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 non – compulsory insurance, 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,
Portoken Street,
London E1 8BN.

Tel: 020 7892 7300

Additional Information

Eligibility Requirements

The insurance is intended to cover Youth Groups that do not operate under the control of the PCC. Where a youth group's activities are under the control of the PCC, the Church's insurance may provide similar cover to this policy.

If a Group does work under the control of the PCC the following will apply:

1. The PCC must maintain management and control of selection procedures for all leaders and maintain records of such appointments (e.g. application forms, references, CRB Disclosure checks etc.).
2. Full written details of all activities must be given to the PCC.
3. The PCC must specifically authorise and accept responsibility for the activities and minute such in the PCC records.

Law Applying

The policy will be interpreted in accordance with the Law of England and Wales.

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 2004

Tel: 01452 528533

www.ecclesiastical.co.uk

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.