



# Insurance Scheme Summary 2020/21



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# Introduction

Welcome to the Catholic Insurance Service Ltd.'s insurance scheme. Our insurance scheme is designed specifically for Catholic Dioceses and religious organisations to provide you with a high quality, cost effective and comprehensive solution to your insurance needs.

This document is intended to provide you with a summary of the cover and main features of the CIS Scheme insurance policies and is valid for the policy year 29<sup>th</sup> September 2020 to 28<sup>th</sup> September 2021. It does not detail every aspect of the cover or specify all the limits, conditions and exclusions which apply under the scheme policies. If you have any queries about any aspect of your insurances, please contact us.

*This summary should be used as a handy reference guide only.*

*For a full understanding of your cover, please refer to your policy documents.*

Our usual business hours are Monday to Friday, 9am to 5pm. You can contact us by:

phone: 01296 422030

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*Our mission is to provide protection, support and peace of mind to Catholic dioceses and religious congregations, and to other third sector organisations, through the provision of high quality, comprehensive and cost-effective insurance and risk management services*



# Property Insurance

The Scheme Property Insurance is provided by the Catholic National Mutual Ltd. Where no specific limit is stated below, the maximum policy limit of £45,000,000 will apply.

What Is Insured	Significant exclusions, limits & excesses
Fire, explosion, aircraft	No excess applicable
Storm, flood, escape of water, malicious damage, earthquake, riot, impact, subterranean fire, sprinkler leakage	<p>Excess - £300</p> <p>Significant exclusions:            Losses solely attributable to a change in the water table level or changes in temperature, frost, gradual deterioration, wear and tear, latent defect or its own faulty or defective design or workmanship, corrosion, rust, wet or dry rot, insects or vermin, mechanical or electrical breakdown of a machine or apparatus</p>
Accidental damage, theft, theft of metal or attempted theft	<p>Limit - £10,000,000 each Occurrence at each Location</p> <p>Excess - £300            (£50 for personal effects or presbytery contents)</p>
First repeated theft of metal where no SmartWater or signage	<p>Excess - £500</p> <p>Limit - £10,000,000</p>
Second & any subsequent thefts of metal where no SmartWater or signage	<p>Excess - £1,000</p> <p>Limit - £10,000,000</p>
Fire or explosion occasioned by or happening through or in consequence directly or indirectly of <b>terrorism</b> to: residential properties non-residential properties schools including academies	<p>No excess applicable</p> <p>Limits each Occurrence at each Location and in the aggregate:            £2,000,000            £1,000,000            £250,000</p>
Subsidence or ground heave of any part of the site on which the property insured stands or landslip	<p>Excess - 20% of loss (min. £5,000/max. £20,000)</p> <p>Limit - £10,000,000 Occurrence at each Location</p> <p>Exclusions: damage due to normal settlement or bedding of new structures, building works, coastal or river erosion, damage which originated prior to the Inception of the Policy, or for land where the Insured Building is not damaged.</p>

## Extensions of Cover

What Is Insured	Excesses and Limits (unless otherwise declared & agreed by insurers)	
<b>Personal Possessions</b>		
Contents and possessions of priests resident in third party accommodation	Excess - £50	Limit - £5,000
Migrant clergy effects	Excess - £50	Limit - £2,000
Resident migrant volunteers' effects	Excess - £50	Limit - £2,000
Resident employees' effects	Excess - £50	Limit - £2,000
Resident seminarians' effects	Excess - £50	Limit - £2,000
Effects belonging to residents in care homes	Excess - £50	Limit - £2,000
Non-resident employees' effects	Excess - £50	Limit - £1,000
Non-resident seminarians' effects	Excess - £50	Limit - £500
Resident clergy and seminarians effects stored in property not insured under the policy	Excess - £50	Limit - £500
	Cover for personal money is limited in respect of all those listed to £500	
<b>Valuable Items</b>		
Ecclesiastical Regalia and Insignia	Excess - £0 or £300	Limit - £10,000
Any One Organ	Excess - £0 or £300	Limit - £25,000
Any One Valuable Item	Excess - £0 or £300	Limit - £10,000
These limits can be extended by insurers if declared to them, up a value of £250,000.	The insured must have supporting evidence of the value of the items	
<b>Money</b>		
Money in a locked safe or strong-room or being monitored/counted by Church Officials	Limit - £5,000 (£10,000 for seasonal events)	
Money in a locked gaming machine with evidence of forced entry to the machine	Limit - £3,500 across all gaming machines in the Premises	
Money in transit by a Church Official or security company	Excess - £50 Limit - £5,000 (if Money exceeds £3,500 it must be accompanied either by a security company or at least two able bodied Church Officials)	
Personal Money	Limit - £500	
Non-negotiable Money	Limit - £50,000	

<p><b>Employee Dishonesty</b></p> <p>Loss of Money or goods belonging to or held in trust by the Insured caused directly as a result of any act of fraud or dishonesty by any member of the Clergy, Employee or Volunteer relating to their duties and activities on behalf of the Insured</p>	<p>Excess - £300 Limit - £50,000, and £100,000 in the aggregate</p> <p>Limit increased to £100,000 each Occurrence subject to an aggregate limit of £200,000 provided:</p> <ul style="list-style-type: none"> <li>a) the Insured has established policies and procedures in place in relation to the handling of cash to which it can demonstrate adherence;</li> <li>b) payments from the Insured's bank accounts involving amounts exceeding £5,000 require authorisation by two authorised signatories;</li> <li>c) payments to an authorised signatory require authorisation by two authorised signatories regardless of the amount involved.</li> </ul>
<p><b>Contract All Risks</b></p> <p>Damage or Consequential Loss in respect of property or structures in the course of refurbishment or extensions to existing property and materials or supplies to the extent which you have contracted to arrange cover.</p> <p>Automatic cover where the contract value including fees, excluding VAT, is less than £250,000.</p>	<p>Excess - £0 or £300 depending on cause</p> <p><b>Cover is excluded:</b></p> <ul style="list-style-type: none"> <li>a) where Insurers were not already providing cover for the existing structure on a 100% basis prior to the commencement of the works;</li> <li>b) where more specific insurance is in force;</li> <li>c) to any contract where the original contract price or contract value on completion exceeds £250,000 unless otherwise stated in the Schedule or any endorsements attaching to this policy.</li> </ul> <p>Applications considered for contracts where the value exceeds £250,000 upon completion of the appropriate application form and the payment of a suitable premium in advance of the commencement of the works.</p>
<p><b>Business Interruption</b></p> <p>Increased Cost of Working Rent Receivable Gross Profit/Revenue Danger or Disturbance Legionellosis Managing Agents Unlawful Occupation Prevention of Access Public Utilities</p>	<p>No excess applicable</p> <ul style="list-style-type: none"> <li>£100,000 for interruption up to 36 months</li> <li>£25,000 for interruption up to 36 months</li> <li>£25,000 for interruption up to 36 months</li> <li>£25,000 for interruption up to 3 months</li> </ul> <p>£5,000 for interruption up to 3 months</p>

<p><b>Unoccupied Buildings</b></p> <p>Once a building has been unoccupied in excess of 90 days, unless otherwise agreed with insurers cover is restricted to the demolition and debris removal costs only arising out of fire, explosion, aircraft or earthquake only.</p> <p>Wider cover is available subject to insurers carrying out a risk survey and, if required, the insured complying with any required risk improvement measures.</p>	<p>Excess - £500 depending on cause Limit - £1,000,000</p> <p>Cover is excluded for:</p> <ul style="list-style-type: none"> <li>- Repeated acts of vandalism at Unoccupied Buildings</li> <li>- Escape of water where any unused water systems have not been drained and switched off</li> </ul>																											
<p><b>Miscellaneous</b></p> <p>Trace and Access Replacement of Keys/Resetting of Digital Locks</p> <p>Fly Tipping Tree Felling or Lopping</p> <p>Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications</p> <p>Airtime Abuse Telephonic Fraud</p> <p>Impact Damage from Insured Property to Cars of Clergy, Employees or Paying Visitors</p> <p>Equipment Hired Under Contract for Events Completion of Voluntary Work</p> <p>Repatriation of Migrant Clergy Remains</p> <p>Headstones and Monuments</p> <p>Fraudulent Demands</p>	<table border="0"> <tr> <td>Excess - £300</td> <td>Limit - £10,000</td> </tr> <tr> <td>Excess - £50</td> <td>Limit - £2,500</td> </tr> <tr> <td>Excess - £300</td> <td></td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £5000</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £5,000</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £1,000</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £5,000</td> </tr> <tr> <td>Excess - £50</td> <td>Limit - £3,000</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £10,000 per event</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £1,000 per event</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £5,000</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £5,000 (where the owners cannot be traced)</td> </tr> <tr> <td>Excess - £300</td> <td>Limit - £5,000 (Limit increases to £50,000 where notification of a change of bank details has been verified by telephone with the usual point of contact)</td> </tr> </table>		Excess - £300	Limit - £10,000	Excess - £50	Limit - £2,500	Excess - £300		Excess - £300	Limit - £5000	Excess - £300	Limit - £5,000	Excess - £300	Limit - £1,000	Excess - £300	Limit - £5,000	Excess - £50	Limit - £3,000	Excess - £300	Limit - £10,000 per event	Excess - £300	Limit - £1,000 per event	Excess - £300	Limit - £5,000	Excess - £300	Limit - £5,000 (where the owners cannot be traced)	Excess - £300	Limit - £5,000 (Limit increases to £50,000 where notification of a change of bank details has been verified by telephone with the usual point of contact)
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# Personal Accident

Personal Accident cover is provided under two of the Scheme insurance policies, the Catholic National Mutual Ltd policy which is summarised below, and the Travel policy which is summarised on page 21. Which policy responds to any claims will depend upon the individual circumstances of the claim. The CNM policy summarised below covers any Clergy, Employees or Volunteers of the Insured whilst acting on Insured business between the ages of 16 and 75 years old.

What Is Insured	Excesses and Limits (unless otherwise declared & agreed by insurers)
<p><b>Personal Accident</b></p> <p>If while engaged in the Insured's Business any person sustains Bodily Injury arising from:</p> <ul style="list-style-type: none"> <li>- malicious attack or assault;</li> <li>- another person stealing or attempting to steal money insured by this policy</li> <li>- or as a result of an accident in the course of the persons duties in the Insured's Business</li> </ul> <p>the following benefits will apply:</p> <p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>1. Death</li> <li>2. Loss of Limb(s) and/or Loss of Eye(s)</li> <li>3. Permanent total inability to attend to the Assured's Usual Occupation or business</li> <li>4. Temporary total inability to attend to Usual Occupation or business</li> <li>5. Mass Benefit payable only in respect of supply priests arising out of illness for which the Assured is receiving treatment either via the NHS or privately or Bodily Injury resulting from an accident in the course of the Assured's duties in the Insured's business during such period of disablement caused by the illness or Bodily Injury which completely and continuously prevents the Assured from attending to their Usual Business or occupation</li> <li>6. Damage to personal effects or clothing</li> </ol>	<p>No excess applicable</p> <p>Provided that:</p> <ul style="list-style-type: none"> <li>- The benefit will only be payable provided death or loss occurs or disablement commences within 12 months of the date of injury;</li> <li>- The Insurers will not be liable to pay more than one benefit in respect of the same accident</li> <li>- If retired from active ministry or full-time occupation, only Benefits 1, 2 and 3 will apply and for a reduced benefit of £10,000</li> </ul> <p><b>Limits</b></p> <p>Benefit 1 - £20,000</p> <p>Benefit 2 - £20,000</p> <p>Benefit 3 - £20,000</p> <p>Benefit 4 - £100 per week (exc. first 2 weeks &amp; max. 104 weeks)</p> <p>Benefit 5 - £60 per mass (max. £5,000 in respect of any one Assured)</p> <p>Benefit 6 - £500</p>



# Liability Insurance

The CIS Scheme Liability Insurance consists of an Employers' Liability policy and a Combined liability policy, provided by Protector Insurance & others. The policies cover the organisation and any subsidiaries which have been declared to insurers. If you need to confirm details of the subsidiaries that have been declared, please contact us.

It is possible that legal action could be taken against individuals acting on behalf of an insured organisation as well as or instead of the organisation itself. Where individuals are engaged in authorised activities on behalf of your organisation, the policies will protect those individuals in the same way as if the claim had been made against the organisation. (sometimes only at the specific request of the Insured and agreement by the Insurer)

**Accident Notification**

Protector require you to notify them of all incidents which occur on or after 29<sup>th</sup> September 2020 and are reported to the Health & Safety Executive under the RIDDOR regulations. Please ensure that those responsible for RIDDOR reporting within the Diocese are aware of this requirement and that copies of all RIDDOR reports are sent to CIS as soon as possible after the report has been submitted.

What is Covered	Limits & Significant Exclusions
<p><b>Employers' Liability</b></p> <p>This policy provides you with insurance cover in respect of claims for compensation made against you by employees including volunteers who sustain an injury or disease in the course of their work or authorised activities for you.</p> <p><b>Significant extensions</b></p> <p>Legal costs, including costs and expenses arising from criminal charges brought under the</p> <ul style="list-style-type: none"> <li>• Health and Safety at Work etc. Act 1974 - £2m</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 - £5m</li> </ul>	<p>£20m per event (£5m for acts of terrorism or arising directly or indirectly from Asbestos)</p> <p><i>Remember to display a valid Employers' Liability Certificate at your premises</i></p> <p>Motor risks Work offshore</p>

provided the insurer have a financial interest in the outcome of those criminal charges in the form of an actual or anticipated attending civil liability claim.

## Public Liability

Provides cover for claims for compensation made by members of the public or other third parties who sustain injury, disease or damage to property caused by you.

The policy provides cover for all your usual activities regardless of whether they take place on your premises or elsewhere including temporarily overseas.

Parish groups are covered under the policy, but should follow all relevant policies and procedures, such as H&S and safeguarding.

### Significant extensions

- Legal costs, including costs and expenses arising from criminal charges brought under the:
  - Health & Safety at Work etc. Act 1974 - £2m
  - Food Safety Act 1990 - £2m
  - Consumer Protection Act 1987 - £2m
  - Corporate Manslaughter and Corporate Homicide Act 2007 - £5m

provided the insurer have a financial interest in the outcome of those criminal charges in the form of an actual or anticipated civil liability claim.

- Libel and Slander - £500,000
- General Data Protection Regulation £10m
- Treatment Risk - in respect of claims resulting from the provision of general healthcare advice, administration of non-prescription treatments or drugs or the administration of treatment or drugs prescribed by a treating physician, emergency first aid, and the general care of a patient by nursing staff or care workers employed by or volunteering for you.

£50m per event (Pollution is in the annual aggregate)

Radioactive contamination;  
War risks; damage to property being worked upon; ships, aircraft & vehicles; deliberate acts or omissions; pollution not arising from a sudden and unforeseen incident

Fines or penalties

Remember to electronically back up your computer systems at least every 7 days.

£20m per event

Cover for the actions of any surgeon, physician, doctor, dentist or midwife acting in their professional capacity is excluded.

<ul style="list-style-type: none"> <li>• Financial Loss - £1m - for claims made against you by third parties who have suffered a financial loss as a result of your activities.</li> <li>• Motor Contingent Liability - in respect of claims for compensation which result from an employee's use of motor vehicles which you do not own or supply but which are used for the purposes of your activities.</li> <li>• Indemnity to Hirer - provides some cover for third parties who hire your premises. This is a contingent cover meaning it is only available with your agreement and provided no other insurance is in force.</li> </ul>	<p>Contractual liabilities; products risks; professional advice or negligence risks; fraud, dishonest acts; fines or penalties.</p> <p>We strongly recommend that third parties who hire your premises secure their own insurance cover, particularly commercial organisations operating for profit.</p>
<p><b>Products Liability</b></p> <p>Provides cover against claims for compensation made by members of the public or other third parties as a result of loss or injury caused by any product supplied by you.</p>	<p>£50m per event (in the annual aggregate)</p> <p>Radioactive contamination; War risks; Aircraft products; Deliberate acts or omissions; Contractual liability for financial loss; pollution not arising from a sudden and unforeseen incident</p> <p>Products knowingly exported to North America</p>
<p><b>Professional Indemnity</b></p> <p>Provides cover for damages, costs and expenses resulting from claims for breach of professional duty due to negligent acts or accidental errors or omissions committed by you in the provision of services.</p> <p>Includes cover for your liabilities arising from the provision of Pastoral Counselling.</p>	<p>£5,000,000 in total all events</p> <p>Claims covered by another policy; contractual penalties or liquidated damages; claims arising out of a failure of a system, claims arising out of activities regulated by the FCA or equivalent authority or any advice or service relating to financing or investment for any project, scheme or venture provided for a fee.</p>

<p><b>School Governors</b></p> <p>Provides cover for claims arising out of your provision of any school governance services.</p>	<p>£1m in total all events</p>
<p><b>Charitable Trustees' Indemnity</b></p> <p>Provides cover for claims made against the Trustees for maladministration.</p> <p><b>Significant extension</b> Corporate Liability - provides cover for claims made against the insured entity for any insured legal liability</p>	<p>£5m in total all events</p> <p>Claims covered by another policy; intentionally dishonest or fraudulent act or omission or any willful violation of any statute, regulation or law; breach of professional duty; fines/penalties/punitive &amp; exemplary damages; claims arising out of the failure of a system. Conduct, Professional negligence and contractual liability</p>

# Legal Expenses Insurance

The CIS Scheme Legal Expenses Insurance is provided by Market Legal Expenses Insurance. This policy is a 'claims made' insurance policy, which provides cover for claims notified to insurers during the policy period only. The Legal Expenses insurers provide:

- an Advisory Service offering general legal advice on a range of issues including routine HR/employment matters, tax and other commercial matters; and
- a Counselling Service available to your clergy and employees 24 hours a day, 365 days a year.

Access to these services is available by calling **0330 058 0960** and choosing the appropriate option.

In many cases, advice from insurers' Advisory Service may help to avoid legal action. However, the Legal Expenses Insurance cover is summarised below and, subject to the policy terms and conditions, will meet your legal costs in pursuing or defending a variety of legal actions.

What is Covered	Policy Limits & Significant Exclusions
Jury Service Allowance	£150 per day per Employee/Clergy member (aggregate limit £10,000 per Insured)
Witness Attendance Allowance	Expert Witnesses, salaries/wages, or costs which could be claimed from a prosecuting authority
Fees For Intervention ('FFI') and representation resulting from a H&S Investigation	£5,000 per claim
Interview under caution	£2,500 per claim
All other sections of cover	£150,000 per claim Aggregate limit £1,000,000 per Insured
<b>Territorial Limits</b>	United Kingdom of Great Britain & Northern Ireland
<b>Excess</b>	Nil unless you choose your own representative
<b>General Exclusions</b>	<ul style="list-style-type: none"> <li>- Any claim where you do not have reasonable prospects of success in a legal/tax case;</li> <li>- Any costs incurred before insurers have consented to those costs;</li> <li>- Defence of civil proceedings arising from injury, loss/destruction of property, breach of professional duty or tortious liability (other than specified under the Property Disputes and Pension Trustee Defence sections).</li> </ul>

What is covered	Significant Exclusions
<p><b>Commercial Contract Disputes</b></p> <p>Legal Fees incurred as a result of disputes with suppliers and customers over a contract for the sale, or supply of goods or services provided:</p> <ul style="list-style-type: none"> <li>- If the dispute relates to monies owed to you, you notify the designated debt collection service within 30 days.</li> <li>- Legal Expenses incurred in the pursuit of any claim or legal proceedings shall be limited to 75% of the amount in dispute.</li> <li>- If the dispute relates to a construction contract the work is carried out to your property and the work is for the repair or renovation of your property.</li> </ul>	<ul style="list-style-type: none"> <li>- Disputes where the minimum sum in dispute does not exceed £1000;</li> <li>- Contracts where the rights or liabilities are incurred through an agent;</li> <li>- Employment contracts;</li> <li>- Disputes over guarantees</li> <li>- Contracts governed by the Consumer Credit Act 1974;</li> <li>- Construction Contracts where the Maximum Contract Project Value exceeds £150,000;</li> <li>- Contracts for the use of your property.</li> <li>- Contracts for the sale of land or buildings</li> </ul>
<p><b>Criminal Prosecution</b></p> <p><b>Defence</b> Legal fees for:</p> <ul style="list-style-type: none"> <li>- Defence of criminal prosecutions;</li> <li>- Appeals against Improvement Notices under the Health &amp; Safety at Work Act or the Food Safety Act.</li> </ul> <p><b>Interview under Caution</b> Legal Fees for representation at a criminal interview under caution and H&amp;S investigations following an accident.</p> <p><b>FFI and representation resulting from a H&amp;S Investigation</b> Cover for legal representation and Fees For Intervention ('FFI') levied by the HSE to investigate and inspect potential H&amp;S breaches by the insured and/or to appeal against fees for intervention charged to the Insured by the HSE.</p>	<p><b>Exclusions to all Criminal Prosecution cover:</b></p> <ul style="list-style-type: none"> <li>- Arising from HMRC Investigations;</li> <li>- Allegations of offences against the person or dishonesty;</li> <li>- Allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of endorsable road traffic offences;</li> <li>- Any immediate arrest where you did not have the opportunity to attend the police station as a volunteer.</li> </ul> <p><b>Cover for FFI and representation resulting from a H&amp;S Investigation is excluded where you:</b></p> <ul style="list-style-type: none"> <li>- You have not complied with requests made by the HSE within any timescales set;</li> <li>- Do not have an approved H&amp;S strategy in place;</li> <li>- Have not carried out risk assessments at reasonable intervals;</li> <li>- Do not have appropriate liability insurance in place.</li> </ul>

## Employment Disputes

### ACAS Early Conciliation

Legal fees for representation in the ACAS Early Conciliation process

### Employment Status Disputes

Legal fees for representation in cases deciding the employment status of a worker alleging to be an employee.

### Employment Defence

Defence of disputes with prospective employees, employees or ex-employees in respect of their contract of employment, or any related legislation and indemnity for awards of compensation.

### Employment Service Occupancy

Pursuit of a former employee for possession of your property provided:

- The occupation of the property was conditional on the ex-employee's employment;
- The ex-employee brought proceedings against you which were also insured under this policy;
- The termination of the employee's employment was not before the inception of this policy.

We strongly recommend that you take advice from your Appointed Representative or the insurers' Advisory Service before you dismiss an employee or materially change any contracts of employment.

## Tax Protection

Legal Fees for representation of your organisation in the event of either a full enquiry, an Employer Compliance dispute, an aspect enquiry, a schedule 36 pre-dispute request or a VAT Tribunal.

- There is no prospect of reducing your liabilities alleged by HMRC;
- Defence of a criminal prosecution;
- Where Corporation Tax and Income Tax Self-Assessment Returns are submitted outside statutory time limits;
- Preparation or correction of a Self-Assessment return;
- Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC;
- Disputes concerning the Minimum Wage or Living Wage;
- Where the Anti-Avoidance Intelligence Unit of HMRC are involved.

<p><b>Property Disputes</b></p> <p>Legal fees incurred in the pursuit or defence of disputes over:</p> <ul style="list-style-type: none"> <li>- Rights of access, maintenance, repair or dilapidations involving your property</li> <li>- The terms of your tenancy agreement</li> <li>- Alleged negligence, damage or nuisance to your property</li> </ul> <p>provided that you will suffer financial loss if you fail to pursue or defend the claim.</p>	<ul style="list-style-type: none"> <li>- Payment of rent, tax or service charges;</li> <li>- Planning or building regulations;</li> <li>- Renewal of your tenancy agreement;</li> <li>- A contract relating to your property (other than a tenancy agreement).</li> </ul>
<p><b>Data Protection</b></p> <p>Legal Fees incurred in the defence of claims arising out of an application or appeal under the Data Protection Act 2018 (Articles 168 and 169) and the General Data Protection Regulation (Section 82) and payment of compensation awards made against you.</p>	
<p><b>Statutory Licence</b></p> <p>Appeals against the suspension, revocation, imposed alteration of, or refusal to renew a Statutory Licence including by the Care Quality Commission.</p>	<ul style="list-style-type: none"> <li>- Where alteration or refusal to renew follows an Act of Parliament or government order;</li> <li>- Costs incurred to comply with an order;</li> <li>- Driving Licences;</li> <li>- Where you have failed to comply with recommendations or warning from your regulator.</li> </ul>
<p><b>Personal Injury</b></p> <p>Legal costs incurred in the pursuit of claims for compensation following a personal injury.</p>	
<p><b>Wrongful Arrest Defence</b></p> <p>Legal costs incurred in the defence of claims alleging wrongful arrest or malicious prosecution.</p>	<ul style="list-style-type: none"> <li>- Allegations made by employees or ex-employees</li> </ul>
<p><b>Jury Service Allowance</b></p> <p>To reimburse you for the amount that you are liable to pay employees or clergy when they attend jury service.</p>	



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### **Pension Trustees' Defence**

Defending claims against you in your capacity as a trustee or director of a pension fund for the benefit of your employees.

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### **Charity Commission Defence & Appeals**

Legal costs incurred in defending claims made against you by or on behalf of the Charity Commission.

Legal costs incurred in appealing the decision of the Charity Commission to revoke or suspend your charity registration.

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# Travel Insurance

The CIS Scheme Travel Insurance is arranged by Aon Underwriting Managers under a delegated authority on behalf of Insurers (Chubb European Group Limited, Axis Speciality Europe SE, Royal & Sun Alliance Plc). The policy provides both Travel cover and Personal Accident cover for travellers.

Who is covered?	Exclusions
<ul style="list-style-type: none"> <li>- Any Clergy, (defined as any Priest; Permanent Deacon <b>under 75 and in active ministry</b>; Seminarian; Novice; Postulant or any other Professed Religious) of any insured organisation usually resident in the UK and their accompanying spouse and/or children</li> <li>- Any Insured Person over 75 years travelling for less than 30 days, a £150 excess will apply to any claims made</li> <li>- Any employee, executive director or trustee of any insured organisation usually resident in the UK and travelling on behalf of the insured organisation</li> <li>- Seminarians of any insured organisation studying in Italy or Spain who have been declared to insurers</li> <li>- Clergy of any insured organisation on a fixed term secondment who have been declared to insurers and completed a declaration form.</li> </ul>	<ul style="list-style-type: none"> <li>- Trips that have not been declared</li> <li>- Deacons who are 75 years or over, or not in active ministry are not covered under the PA/Travel policy.</li> <li>- Trips of 30 days or more in duration are excluded under the policy for those 75 years or over.</li> <li>- Trips to the US or Canada for those 75 years or over.</li> <li>- Seminarians who are studying in Italy or Spain and have not been declared to insurers.</li> <li>- Secondees who either:               <ul style="list-style-type: none"> <li>- have not been declared to insurers,</li> <li>- are over 75; or</li> <li>- are on a secondment and not completed a secondee declaration form.</li> <li>- are on Secondment in the USA.</li> </ul> </li> </ul>

What is Covered: Travel	Benefit Amount
<p><b>Cancellation, Curtailment, Change of Itinerary, Rearrangement or Replacement</b></p> <p>Provides cover for deposits, advance payments, additional accommodation and travel costs and other charges if an Insured Person is forced to cancel, curtail, change, rearrange or resume a trip as a direct result of any cause outside their control.</p>	<p>£15,000 per Insured Person</p>
<p><b>Kidnap and Extortion and Hijack</b></p> <p>Cover is applicable upon notification of an emergency to AonProtect Assistance for Kidnap and Extortion.</p>	<p>£250,000 in respect of costs per Period of Insurance</p>

<p><b>Legal Expenses</b></p> <p>Cover for Legal Expenses and Travel and Accommodation Expenses to attend court.</p>	<p>£50,000 any One Claim</p>
<p><b>Medical and other expenses</b></p> <p><b>Cover is conditional upon notification to Aonprotect Worldwide Emergency Assistance.</b></p> <p>If an Insured Person falls ill or sustains Bodily Injury whilst on a Journey outside of their Country of Residence, the policy provides Medical Expenses, cover for Hospital Confinement, Supplementary Travel, Childcare and Accommodation Expenses, Repatriation Expenses, On-going treatment as an in-patient following repatriation, Search &amp; Rescue Expenses and Repatriation of Mortal Remains or Funeral Expenses.</p>	<p>Unlimited</p>
<p><b>Money</b></p> <p>Cover for loss of money (including cash, postal orders, travellers' cheques and tickets); rental vehicle excess; Financial Card misuse (either fraudulent or coerced) and replacement of travel documents.</p>	<p>£3,500 (higher limits are available but may be subject to payment of a policy excess)</p>
<p><b>Personal Belongings and Business Equipment</b></p> <p>Cover for loss of or damage to Personal Belongings</p> <p>Delay to Personal Belongings Loss of, damage or delay to Business Equipment</p>	<p>£3,500 (higher limits are available but may be subject to payment of a policy excess)</p> <p>£2,000 £5,000</p>
<p><b>Personal Liability</b></p> <p>Cover for accidental bodily injury to a third party and accidental loss of or damage to material property arising out of a Journey for which the Insured Person becomes legally liable to pay damages.</p>	<p>£5,000,000 per Insured Person</p>

<p><b>Personal Security Specialist Expenses</b></p> <p><b>Political and Natural Disaster Evacuation</b></p> <p><b>Cover is conditional upon notification to Aonprotect Worldwide Emergency Assistance.</b></p> <ul style="list-style-type: none"> <li>- Personal Security Specialist Expenses</li> <li>- Evacuation Expenses</li> </ul> <p>If, whilst on a Journey outside of their Country of Residence, the Insured Person becomes involved in an insured situation, the Insurers will reimburse the cost incurred by AonProtect Assistance, in extricating the Insured Person from such situation.</p>	<p>£25,000 per Insured Person £50,000 per Insured Person</p> <p>(each subject to an Aggregate Limit of £250,000 per Period of Insurance)</p>
<p><b>Rental Vehicle Excess</b></p> <p>The Insurers will reimburse the amount of any excess or deductible that the Insured Person is legally liable to pay due to loss, theft, or damage under a Rental Vehicle insurance policy or any other insurance policy applicable to the Insured Person.</p>	<p>£25,000 Aggregate Limit in any one Period of Insurance</p>
<p><b>Travel Delay</b></p> <p>A benefit is payable when the original departure of the means of transport on which an Insured Person is booked to travel is delayed, due to any cause outside the Insured Person's control.</p>	<p>Limits Per Insured Person:</p> <ul style="list-style-type: none"> <li>- First 4 consecutive hours: £200</li> <li>- Each subsequent hour or part thereof: £50</li> <li>- Maximum: £1,000</li> </ul>

## Travel - Principal Exclusions

Please read the policy document for full details of exclusions. The main exclusions are:

- Trips that have not been declared.
- Clergy 75 years or over travelling for more than 30 days, or to the US or Canada.
- Deacons 75 years or over, whether in active ministry or not.
- Employees travelling for purposes other than the insureds organisation's business
- Travel for purposes other than holiday or the insured organisation's business (e.g. for medical treatment/advice).
- Trips to sanctioned territories or countries or areas to which the FCO website advises against travel.
- High risks activities (e.g. Heli Skiing or Bull Running).
- Loss or damage to a Rental Vehicle caused deliberately by the Insured Person or as a result of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage.
- Loss/theft of a financial card, passport, driving license or other travel document(s) not reported to the police &/or appropriate authorities within 48 hrs of discovery of loss /theft.
- Any Disruption expenses incurred as a result of the default or financial failure of any transport or accommodation provider, any agent acting for them or for the Insured.
- Any Disruption expenses incurred as a result of disinclination of an Insured Person to travel.
- Any Kidnap which occurs in Afghanistan, Algeria, Chad, Iraq, Mali, Mauritania, Mexico, Nigeria, North Sudan, Pakistan, Somalia, Syria, Venezuela or Yemen.
- The Insured Person engaging in active service in any of the armed forces of any nation.
- War in the Insured Person's Country of Domicile.

What is covered: Personal Accident	Benefit Amount
<p>In the event of an Accident which results in Bodily Injury the following covers are available:</p> <ul style="list-style-type: none"> <li>- Death</li> <li>- Permanent Total Disablement</li> <li>- Permanent Disabling Injuries</li> </ul> <p>There are a number of extensions applicable to the Personal Accident cover which work in conjunction with the main benefits listed above in the event that an Insured Person sustains Bodily Injury, e.g. Funeral Expenses &amp; Domestic Assistance Expenses.</p>	<ul style="list-style-type: none"> <li>- Benefits are limited to the lesser of £25,000 or x10 an Insured Person's annual Salary.</li> <li>- Limits of cover vary - please refer to policy documents.</li> </ul>

Personal Accident - Principal Exclusions
<ul style="list-style-type: none"> <li>- Illness or disease not resulting from Bodily Injury;</li> <li>- Post-Traumatic Stress Disorder (other than provided in the policy) or any other psychiatric condition not resulting from Bodily Injury;</li> <li>- The Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury;</li> <li>- The Insured Person engaging in active service in any of the armed forces of any nation;</li> <li>- War in the Insured Person's Country of Domicile.</li> </ul>

# Cyber Risks Insurance

The CIS Scheme Cyber Risks Insurance is provided by Zurich Plc. No policy excesses are payable.

What is Covered	Limit of Indemnity
<p><b>Privacy breach business income loss</b></p> <p>Provides cover for income lost during the privacy breach loss period following a privacy breach event, and any mitigation costs.</p>	<p>£100,000 in the aggregate Privacy breach loss period: 90 days</p>
<p><b>Privacy breach costs</b></p> <p>Covers reasonable costs incurred in responding to a privacy breach, including retaining IT, accounting, PR and legal experts.</p>	<p>£100,000 each privacy event and in the aggregate</p>
<p><b>Security and Privacy liability</b></p> <p>Provides cover for legal claims resulting from network security and privacy breaches.</p>	<p>£100,000 in the aggregate</p>
<p><b>Regulatory proceedings defence costs</b></p> <p>Covers you against the defence costs incurred due as a result of a formal investigation or proceedings against you by an administrative or regulatory body concerning a privacy or security breach.</p>	<p>£100,000 in the aggregate</p>
<p><b>Emergency costs</b></p> <p>Provides cover for costs you incur before you can reasonably obtain insurers' consent.</p>	<p>£100,000 in the aggregate</p>
<p><b>Business income and dependent business income loss</b></p> <p>Covers business income loss, dependent business income loss and mitigation costs incurred during the period of restoration following an interruption of service as a result of a system failure or security event.</p>	<p>£100,000 each security event or system failure and in the aggregate. Period of restoration: 90 days</p>

<p><b>Digital asset replacement costs</b></p> <p>Covers costs to restore electronic data and software that is corrupted or destroyed by a security event.</p>	<p>£100,000 each security event and in the aggregate</p>
<p><b>Cyber extortion threat and reward payments</b></p> <p>Covers costs to reimburse you for extortion expenses incurred and payments made arising directly from a cyber extortion threat.</p>	<p>£100,000 each cyber extortion threat and in the aggregate</p>
<p><b>Cyberterrorism</b></p> <p>Covers you for cyberterrorist attacks.</p>	<p>£100,000 each security event or privacy event and in</p>
<p><b>Internet media liability</b></p> <p>Covers wrongful acts of electronic publishing including defamation, false advertising, plagiarism and infringement of copyright.</p>	<p>£100,000 in the aggregate</p>
<p><b>Reputation damage</b></p> <p>Covers Reputational Damage Income Loss that results directly from an Adverse Media Event concerning an actual or alleged Security Event or Privacy Event</p>	<p>£100,000 in the aggregate</p>



# Risk Management

Risk management is the practice of identifying, assessing and mitigating risk. Good risk management is essential for all organisations and, particularly as your primary insurer is a mutual company, good risk management will benefit all those insured via the CIS Insurance Scheme by minimising claims.

Risk management is relevant to all aspects of your activities and to all elements of the CIS Insurance scheme; from property maintenance and electrical testing to the regular inspection of a site and proper planning of an event; from the implementation of HR policies and Health & Safety procedures to seeking appropriate advice when an employment issue arises.

## *Remember: you must comply with the following measures under your Property insurance policy*

1. Any work that involves working at height, with utilities (gas/electric/water), with power tools or involving the application of heat (“Dangerous Work”) must be carried out by contractors who have the necessary skills and experience and who hold Public Liability insurance with a minimum limit of £5 million.
2. Where work involves ‘hot work’ (e.g. use of blow torches) the contractors’ Public Liability cover must also cover work involving the application of heat.
3. Contractors undertaking any works or repairs which do not involve “Dangerous Work” must hold Public Liability insurance with a minimum limit of £1 million.
4. All gutters must be cleared annually.
5. Flat roofs must be inspected at least every 3 years to ensure that they remain in an acceptable condition. Internal damage will not be covered if resulting from a flat roof not inspected within the last 3 years.
6. Electrical installations must be inspected by a qualified electrical engineer who is an NICEIC “Approved Contractor”, “Full Scope” member of the NAPIT, a registered member of ECA or a member of SELECT every five years, and you must obtain a current and valid electrical inspection document to evidence this.

We undertake regular risk management initiatives with our insurer partners to help to protect you against particular risks and we are always happy to provide risk management advice, so please do not hesitate to contact us.

We also publish risk management information on current and emerging areas of risk, which is available on our website: [www.catholicinsuranceservice.co.uk](http://www.catholicinsuranceservice.co.uk)

# General Information

## Contact Us

Our usual business hours are:

Monday to Friday, 9am to 5pm.

You can contact us by:

phone: 01296 422030

post: Suite 5, Oxford House, Oxford Road,  
Thame, Oxon, OX9 2AH

email: [enquiries@catholicinsuranceservice.co.uk](mailto:enquiries@catholicinsuranceservice.co.uk)

## About Us

We are a company registered in England (no. 04493403) and are authorised and regulated by the Financial Conduct Authority (no. 771050).

We are permitted to arrange; advise on; deal as an agent of insurers and assist in claims handling in respect of non-investment insurance policies on behalf of customers. You can check these details online using the Financial Services Register at <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

## Complaints

It is our intention to provide a high level of service at all times. We value our relationship with you and welcome feedback on the service you receive from us.

We do our utmost to provide a high quality of service at all times but, should you have reason to make a complaint about us, please contact us. We will endeavour to rectify the problem to your satisfaction. Should we be unable to do so, you may be entitled to refer the matter to the Financial Ombudsman Service.

