

EIB church choice renewal debit note

Edwards Insurance Brokers (The Broker Network Ltd)
Stonebridge House
Kenilworth Road
Meriden
CV7 7LJ

Debit note details

The insured: Southern Marches Area Quaker Meeting
Policy number: RC01011682/06
Date of issue: 10 May 2019
Effective date: 24 June 2019
Renewal premium: £5,727.06 including £613.61 insurance premium tax
The premium is net of any discounts shown on the schedule.

Intermediary: Edwards Insurance Brokers (The Broker Network Ltd)
Account reference: ICH0036

Payment details

Please detach the payment counterfoil below and return it to Edwards Insurance Brokers (The Broker Network Ltd) along with your payment for the amount shown.

If you wish to pay by instalments, please contact Edwards Insurance Brokers to request an instalment form

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Payment counterfoil – please detach and return

The Insured: Southern Marches Area Quaker Meeting
Policy number: RC01011682/06
Date of issue: 10 May 2019 **Effective date:** 24 June 2019
Renewal premium: £5,727.06
Transaction type: Renewal

Please tick appropriate box.

- I enclose my payment of **£5,727.06**
made payable to Edwards Insurance Brokers (The Broker Network Ltd)
- I wish to take advantage of the instalment plan, please send an application form.

EIB church choice renewal schedule

Policy number: RC01011682/06

This schedule shows the sums insured and the cover you have chosen. It forms part of the legal contract you have made with HDI Global Specialty SE UK Branch and should be read in conjunction with your policy booklet to determine the extent of your cover. Please refer to the important information and the important notice attached to this schedule.

The insured details

The insured: Southern Marches Area Quaker Meeting

Risk address 1: Almeley Wootton Meeting House, Almeley Wootton, Hereford, HR3 6PY
Risk address 2: Hereford Meeting House, 21 King Street, Hereford, Herefordshire, HR4 9BX
Risk address 3: Llandrindod Meeting House, Temple Street, Llandrindod Wells, Powys, LD1 5HF
Risk address 4: The Pales Meeting House, Llandegley, Powys, LD1 5UF
Risk address 5: Ludlow Meeting House, St Marys Lane, Off Lower Corve Street, Ludlow, Shropshire, SY8 1DZ
Risk address 6: Ross-on-Wye Meeting House, Brampton Street, Ross-on-Wye, Herefordshire, HR9 7EQ
Risk address 7: Gamber Produce and Logistics Ltd, Little Pengethley Farm, Peterstow, Ross-on-Wye, HR9 6NB

Postal address: Ms Penny Harding, Monmouth House, Llanvapley, Abergavenny, Gwent, NP7 8SN

Policy details

Period of cover: 24 June 2019 at 00.00hrs to 23 June 2020 at 23.59hrs
Date of issue: 10 May 2019
Reason for issue: renewal

Renewal premium: £5,727.06 including £613.61 insurance premium tax
The premium is net of any discounts shown on the schedule.

Discounts applied: long term undertaking: 25%

Retroactive date: 24 June 2002 (applicable to section 5 extensions 6 and 9)

Long term undertaking(LTU): This policy is subject to a long term undertaking, please refer to the important information forming part of this schedule.

LTU Expiry date: 23 June 2022 at 23.59hrs

This schedule must be read in conjunction with your policy booklet. Each number listed in this schedule corresponds to a policy section, an operative insured event, special condition or clause, details of which can be found in the policy booklet. If a number is not listed it is not operative. Any additions or amendments to the special conditions or clauses listed in the policy booklet will be described along with any memoranda.

Please refer to your policy booklet for full details of definitions, terms, cover, extensions and exclusions.

Cover

Section

1a	property damage	operative
1b	boilers and plant	not operative
2	extended cover	operative
3	money	operative
4	loss of income	operative
5	liabilities	operative
6	personal accident	operative
7	legal protection	operative

Policy endorsement:

It is hereby noted and agreed that the title of the Insured is extended to include the Friends Trusts Ltd as a joint insured in their capacity as Custodian trustees. This memorandum only applies in respect of Buildings insured by Section 1 and Section 5 Public Liability.

Special Note: As advised to us, the Pales Meeting House has a thatched roof.

Section 1a – property damage

Policy cover and limits

Please refer to your policy booklet for full details of terms, cover, exclusions and extensions.

Risk 1	Sum Insured
1. Buildings of Almeley Wootton Meeting House	£752,439
2. Contents in the Almeley Wootton Meeting House	£28,409
<i>Any valuable items including sculptures, monuments or pictures with a value exceeding £5,000 are specified below:</i>	
3. Organ	not insured
4. Accidental breakage of all glass (provided Insured Event 15 is shown as operative)	
5. Rent payable / receivable	not insured
Total sum insured:	£780,848

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 1	operative insured events 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16
Excess:	Nil
Special conditions:	operative special conditions None
Clauses:	operative clauses 1,2,3,4,5,6,7,9,10,11,12,13
Memorandum:	None
Interested Party:	None

Risk 2	Sum Insured
1. Buildings of the Hereford Meeting House	£1,504,889
2. Contents in the Hereford Meeting House	£33,704
<i>Any valuable items including sculptures, monuments or pictures with a value exceeding £5,000 are specified below:</i>	
6. Other property: Contents:	

1 Hearing system £5,009
Total sum insured: £1,543,602

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 2 **operative insured events**
 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16

Excess: Nil

Special conditions: **operative special conditions**
 None

Clauses: **operative clauses**
 1,2,3,4,5,6,7,9,10,11,12,13,14

Memorandum: It is noted the upper floor of Hereford Meeting House is occupied by Clearspace Studios for the provision of a Yoga and Movement Therapy Centre.

Interested Party: None

Additional or amended wording:

CLAUSE APPLYING TO SECTION 1(a)

Clause No.14 Theft restricted to Forcible and Violent Entry

Insured Event 13, forming part of "WHAT IS COVERED" under Section 1(a) is replaced by the following: Theft involving entry to, or attempted entry to, or exit from the **building** at the **premises** by forcible or violent means or following assault or violence, or threat of violence, to **you** or any person acting on **your** authority or on **your** behalf including any employee or **voluntary worker**.

Risk 3	Sum Insured
1. Buildings of the Llandrindod Wells Meeting House	£327,705
2. Contents in the Llandrindod Wells Meeting House	£28,802
<i>Any valuable items including sculptures, monuments or pictures with a value exceeding £5,000 are specified below:</i>	
Total sum insured:	£356,507

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 3 **operative insured events**
 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16

Excess: Nil

Special conditions: **operative special conditions**
None

Clauses: **operative clauses**
1,2,3,4,5,6,7,9,10,11,12,13

Memorandum: None

Interested Party: None

Risk 4	Sum Insured
1. Buildings of Pales Meeting House	£436,175
2. Contents in Pales Meeting House	£30,324
<i>Any valuable items including sculptures, monuments or pictures with a value exceeding £5,000 are specified below:</i>	
6. Other property:	
Buildings:	
1 Buildings of attached cottage	£376,396
Contents:	
1 Lawn mower	£7,399
Total sum insured:	£850,294

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 4 **operative insured events**
1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16

Excess: Nil

Special conditions: **operative special conditions**
None

Clauses: **operative clauses**
1,2,3,4,5,6,7,9,10,11,12,13

Memorandum: None

Interested Party: None

Risk 5	Sum Insured
1. Buildings of the Ludlow Meeting House	£359,715
2. Contents in the Ludlow Meeting House	£26,399
<i>Any valuable items including sculptures, monuments or pictures with a value</i>	

exceeding £5,000 are specified below:

6. Other property:

Buildings:

1 Unoccupied Buildings of the Annex of Ludlow Meeting House	£148,877
Total sum insured:	£534,991

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 5

operative insured events

1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16

1 & 2 only in respect of item 6 (i) The Annex of Ludlow Meeting House

Excess:

Nil

Special conditions:

operative special conditions

5 and 6 in respect of the Annex only.

Clauses:

operative clauses

1,2,3,4,5,6,7,9,10,11,12,13

Memorandum:

None

Interested Party:

None

Additional or amended wording:

SPECIAL CONDITION APPLYING TO SECTION 1(a)

Special Condition No. 5 – Unoccupancy

It is a condition precedent to liability that:

- i) all electrical, gas and water supplies are to be turned off at the mains
- ii) all waste and combustible materials are removed and taken away from the premises within seven days of becoming unoccupied.

Additional or amended wording:

SPECIAL CONDITION APPLYING TO SECTION 1(a)

Special Condition No. 6 – Unoccupancy

It is a condition precedent to liability that:

The premises will be inspected by one of your duly appointed and authorised representatives at least once every seven days for the purposes of ensuring:-

- i) that no deterioration in the condition and state of repair of the premises has occurred
- ii) that any physical security existing or installed at the time the premises became unoccupied remain in occupation and are maintained in full working order

Further that any such deterioration or any defects in the physical security be rectified repaired or remedied immediately.

Risk 6	Sum Insured
1. Buildings of the Ross-on-Wye Meeting House	£728,279
2. Contents of Ross-on-Wye Meeting House	£31,199
<i>Any valuable items including sculptures, monuments or pictures with a value exceeding £5,000 are specified below:</i>	
Total sum insured:	£759,478

Each sum insured marked NA shall not be subject to any conditions of average where noted in your policy booklet.

Insured events for risk 6	operative insured events 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16
Excess:	Nil
Special conditions:	operative special conditions None
Clauses:	operative clauses 1,2,3,4,5,6,7,9,10,11,12,13
Memorandum:	None
Interested Party:	None

Section 2 – extended cover for special items

Policy cover and limits

Please refer to your policy booklet for full details of cover and exclusions.

Risk 1 Items	Sum insured
1 Unspecified items (single article limit £1,000)	£3,765
Total sum insured:	£3,765

Excess: Nil

Memorandum: None

Interested party: None

Additional or amended wording:

Special Condition 101:- In respect of the Wilkinson TrailerChef Catering Trailer, cover for theft is restricted to theft involving the use of force or violence to obtain entry to or exit from the building or compound where the trailer is stored. Further, the trailer must be secured with a hitch lock and any doors into the trailer itself must be locked when unattended.

Special Condition 102:- The Wilkinson TrailerChef Catering Trailer must not be left unattended when in use.

Special Condition 103:- Whenever the Wilkinson TrailerChef Catering Trailer is not being used, any gas canisters must be disconnected and stored away from the trailer itself

Memorandum 101:- The Wilkinson TrailerChef Catering Trailer is stored at Gamber Produce & Logistics Ltd, Little Pengethley Farm, Peterstow, Ross-on-Wye, HR8 6NB.

Risk 2		Sum insured
Items		
1	Camping equipment belonging to Hereford Meeting House	£7,703
Total sum insured:		£7,703
Excess:	Nil	
Memorandum:	None	
Interested party:	None	

Risk 7		Sum insured
Items		
1	Wilkinson TrailerChef Catering Trailer	£23,153
Total sum insured:		£23,153
Excess:	£250	
Memorandum:	None	
Interested party:	None	

Section 3 – money

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Insured Event	Limit	
Any loss of money:		
1 i in the premises not in a safe but in the custody and presence of your church officials;	£3,500*	any one loss
ii in a locked safe in the premises;	£3,500*	any one loss
iii in transit directly from the premises to a bank or to the home of a church official, or in transit directly from a bank or from the home of a church official to the premises;	£3,500*	any one loss
iv in the home of a church official or in a bank night safe until the bank have accepted responsibility;	£3,500*	any one loss
v in any other circumstances.	£500	any one loss
2 Misappropriation, deception or false accounting by church officials discovered within 60 days of the occurrence.	£10,000	any one period of insurance in total
	£5,000	any one period of insurance in respect of any one person

* These limits are doubled during the period of a fête or fundraising event.

Excess: Nil

Special conditions: 1,2,3,4

Memorandum None

Section 4 – loss of income

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Item	limit
Loss of income	£100,000
Excess:	Nil
Memorandum:	None

Section 5 – liabilities

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Item	limit of indemnity
1 employers' liability	£10,000,000
2 public liability	£10,000,000
3 products liability	£10,000,000
Extensions	limit of indemnity
6 publishers' indemnity	£100,000
9 trustees' and officers' indemnity	£500,000
Extensions:	operative extensions
	1,2,3,4,5,6,7,8,9
Exclusions:	operative exclusions
	1,2,3,4,5

Memorandum:

Special Note No 1: The cover provided by this Section extends to include your legal liabilities as owners of the land at the rear of the Llandrindod Meeting House.

Special Note No 2: the indemnity by 2. Public Liability extends to include five burial grounds at Almeley Wooton, Hereford, Newlands at Leominster, The Pales and Ross on Wye and all other places where meetings are held.

Special Note 3: Public Liability and Products Liability cover extends to Abergavenny Meeting, Brecon Meeting, Clun Valley meeting and Ledbury Meeting

Section 6 – personal accident

Policy cover and limits

Please refer to your policy booklet for full details of definitions, cover, exclusions and extensions.

Table of benefits

	Ages 5-15 years	16 – 85 years
Accidental bodily injury resulting in:		
Death	£10,000	£10,000
Loss of sight	£10,000	£10,000
Loss of limb	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement (per week)	£10	£100

Memorandum:

None

Section 7 – legal protection

This section is underwritten by DAS Legal Expenses Insurance Company Ltd.

Policy cover and limits

Please refer to your policy booklet for full details of definitions, terms, cover and exclusions.

Insured event	Limit of indemnity
Legal expenses	£250,000
Compensation awards	£1,000,000

Important information

Fair representation

It is your responsibility to make a fair representation of the information required by us to provide insurance under this policy. If there are any changes in circumstances that may increase the risk of damage, injury or liability this information must be notified immediately to Edwards Insurance Brokers (The Broker Network Ltd).

Failure to make a fair representation of information may affect the validity of your policy on the terms offered and may affect the settlement of a claim. In some circumstances your policy may become invalid.

Such changes may include (but would not be restricted to) closure or change of use of the premises (including vacation or partial vacation), structural alterations or repairs and changes to your activities. If you have any doubts as to what should be notified, please contact Edwards Insurance Brokers (The Broker Network Ltd).

You must keep a record of all information including letters, supplied to us for the purpose of this contract of insurance.

For further details, refer to condition 6 of your policy booklet.

Long term undertaking (LTU)

In the event of you not complying with the LTU applicable to this policy and referred to in the policy document, please note that you will be required to refund to us the amount of any discount allowed since the inception of the undertaking in addition to any reasonable administration fee. For further details on the LTU please refer to pages 9 and 13 of your policy booklet.

The standard discount for a LTU of 5 years is 25% per year.

The standard discount for a LTU of 3 years is 15% per year.

For LTUs of any other period please contact us for details of the discount applicable.

Intermediary details

Intermediary	Edwards Insurance Brokers (The Broker Network Ltd)
Address	Stonebridge House, Kenilworth Road, Meriden, CV7 7LJ
Telephone	01564 730900

Emergency helpline and assistance

0800 1388 114 Emergency assistance, legal advice, tax advice service

0800 1388 115 Counselling helpline

0800 1388 116 Glass replacement service

Full details of these helplines are shown in the policy booklet.

www.spow.co.uk Our online specialist guide to health and safety, security measures,
prevention and legal requirements.

Data protection

Data protection and how we use your information

The underwriters and Integra Insurance Solutions Ltd. use information provided by you to set up a general insurance policy. We will keep information about you confidential and take appropriate security measures to safeguard all data supplied to us whether personal or non-personal. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation. For further information on data protection see www.ico.gov.uk or call 0303 123 1113

For the purpose of administering your insurance policy and any claims made against the policy, we will from time to time share your personal information with relevant third parties such as loss adjusters, lawyers, fraud prevention and credit reference agencies as well as organisations which have a specific role laid out in law where we are permitted to disclose your personal information to them. We will never share your personal information, unless required to do so by law, without the appropriate and necessary care and safeguards being in place. For further information on our privacy policy please go to <https://www.congregational.co.uk/privacy-policy.php>

Important notice

Your underwriter

International Insurance Company of Hannover SE UK Branch changed name to HDI Global Specialty SE UK Branch on 1 January 2019. The address, company registration numbers and regulator details remain the same.

Regulator details

Congregational is a trading name of Integra Insurance Solutions Ltd.
Integra Insurance Solutions Ltd authorised and regulated by the Financial Conduct Authority.
Financial Services Register No. 495111.

Name and Regulator details of the underwriter

The name and regulator details of the underwriter 'HDI Global Specialty SE UK Branch' is:

HDI Global Specialty SE UK Branch.
Branch Office: 10 Fenchurch Street, London EC3M 3BE
Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany
Registered in Germany No. HRB 211924

Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority.
Details about the extent of authorisation and regulation by the Financial Conduct Authority are available on request.
Financial Services Register No. 659331

Congregational is a trading name of Integra Insurance Solutions Ltd.
Registered office: Currer House, Currer Street, Bradford, West Yorkshire, BD1 5BA
Registered in England and Wales. Registered number 06760260
Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111.