Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy. If you need to make any changes, please contact us.

This schedule also shows any excesses which apply. An excess is the amount that you would have to pay towards any claim.

If any clauses are shown, these are changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

Please read the schedule alongside your Parishguard Insurance policy document.

If you need a copy of the policy document, please contact us or visit www.ecclesiastical.com/ME858

Premium details

Premium: £932.95

This is made up of a premium of £832.99 plus Insurance Premium Tax of £99.96.

Long Term Agreement

In return for your commitment to enter into a Long Term Agreement, we have discounted your premium against the relevant sections of the policy. Your Long Term Agreement runs until 24 March 2024.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule. If a section is not shown you do not have that cover in force.

Insured premises The

The Parish Hall, Church Lane,

Remenham, Henley-On-Thames

Oxfordshire, RG9 3DD

Policy sections

Section 1 Property damage

Section 2 Loss of income

General cover

Policy sections

Section 3 Money

Section 4 Theft by officials

Section 5 Liabilities

Section 7 Personal accident

Policy number 04/XPG/0342924

Date of issue 28 February 2023 Effective from 25 March 2023

Ecclesiastical Insurance Office pic (EIO) Reg. No. 24869. Registered in England at Benefact House. 2000. Pionieri Avenue. Gloucester Business Park. Brockworth. Gloucester. Gl.3.4AW. United Kingdom. ElO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number. 113848.

Policy number 04/XPG/0342924

Insured

The Vicar and Churchwardens for the time being and the Parochial Church Council of Remenham in the Diocese of Oxford

Premises

The Parish Hall, Church Lane, Remenham, Henley-On-Thames Oxfordshire, RG9 3DD

Period of insurance

25 March 2023 to 24 March 2024

The policy document

If you need a copy of the policy documents, please visit www.ecclesiastical.com/ME858 or contact us.



Policy schedule



Cover for

The Parish Hall, Church Lane, Remenham, Henley-On-Thames Oxfordshire, RG9 3DD

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Items covered

The table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Important

The above sum insured represents 100% of the cost of repair/restoration of the premises according to our last re-valuation. You must ensure that the sum insured remains adequate to indemnify you in the event of serious loss or damage. Please contact us if you have any concerns.

Insured events and excesses

The policy document lists all the insurable events available under the policy. The table below shows which of those events you are insured for and the excess you will need to pay in the event of a claim.

Event	Excess	Event	Excess
Fire, lightning and explosion	£1,000	Escape of oil	£1,000
Aircraft	£1,000	Impact	£1,000
Riot	£1,000	Falling trees	£1,000
Malicious persons	£1,000	Falling aerials	£1,000
Earthquake	21,000	Accidental damage	£1,000
Storm	£1,000	Theft or attempted theft	£1,000
Flood	£1,000	Glass, sanitary	£1,000
Escape of water	£1,000	fixtures and signs	
Burst pipes	£1,000		

Limits applying to Theft or attempted theft

(a) Contents

(b) External metal

(c) Subsequent damage

(d) For contents in unlocked outbuildings

£25,000 any one item

£7,500 any one period of insurance

£7,500 any one period of insurance

£1,000 any one claim

Parishguard Insurance renewal pack Policy schedule



Theft of external metal condition

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system agreed by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

All Risks extension

This extension provides cover for the items shown whilst anywhere in the location specified. Where "Unspecified Items" is shown, a limit of $\mathfrak{L}1,000$ for any one item also applies.

Insured property

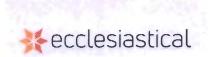
ltem	Sum insured	Location	Excess
Unspecified Items	£5,000	Anywhere in the UK	2100

Section 2 Loss of income

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Limit of indemnity: £100,000 any one event Maximum indemnity period: 48 months

Policy schedule



General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 3 Money

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Excess £1,000

Limit

This table shows the limit of our liability for any one loss.

Types of money	Limit	
Non-negotiable money	£250,000	
Other money		
In transit or in a bank night safe	£5,000	
Whilst counted or in the home of an authorised officer or employee	£5,000	
In a locked safe on the premises	£5,000	
Any other loss	£500	

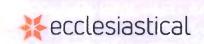
Section 4 Theft by officials

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Excess £1,000

Limit of Indemnity: £10,000

Policy schedule



Section 5 Liabilities

A Long Term Agreement, including a premium discount of 25% applies to this section.

Cover 1 Employers' liability

Limit of indemnity £10,000,000

Cover 2 Public and products liability

Cover	Limit of indemnity	
Public and products liability	\$5,000,000	

Retroactive dates for standard liability extensions

The retroactive date is the date from which acts giving rise to a claim are covered.

Extension	Retroactive date		
Errors and omissions	8 August 1988		
Errors and omissions - independent examination	8 August 1988		
Pastoral care indemnity	8 August 1988		

Section 7 Personal accident

A Long Term Agreement, including a premium discount of 25%, applies to this section.

Level of benefit

This table shows the level of benefit for each insured person. Insured persons include employees and authorised volunteers whilst engaged in your business or authorised activities. The policy document lists all insured persons.

Occurrence	Level of benefit 3-15 years of age	Level of benefit 16-80 years of age	
Death	£5,000	£10,000	
Loss of one or more limb(s) or eye(s)	£10,000	£10,000	
Permanent total disablement	£10,000	£10,000	
Temporary total disablement - amount per week for up to 104 weeks	£10	£100	



Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number: 04/XPG/0342924

Name of policyholder: The Vicar and Churchwardens for the time being

and the Parochial Church Council of Remenham

in the Diocese of Oxford

Date of commencement of insurance policy: 25 March 2023

Date of expiry of insurance policy: 24 March 2024

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and

2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)

Marketkers.

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form