

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** on 0345 777 3322.

Where words or phrases are shown in this document in bold they will take the meaning shown in the definitions pages of **Your** policy document. 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.

Please read the schedule alongside **Your** Parish Plus insurance policy document. **Your** policy document will show full details of the cover provided. If **You** need a copy of the policy document, please contact **Us** on 0345 777 3322.

Policy number:	P-0000288050/03
Insured:	The Vicar and Churchwardens for the time being and the Parochial Church Council of Remenham in the Diocese of Oxford
Period of insurance:	25 March 2025 to 24 March 2026

Premium details

Premium:	£2,999.01
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This is made up of a premium of £2,677.71 plus Insurance Premium Tax of £321.30.

Long Term Undertaking and Rate Stability Agreement

Length of Agreement:	3 years
Expiry date:	24 March 2027
Discount:	10%

Applicable to the following sections: Property damage, Loss of income, Money, Theft by officials, Liabilities, Church council & trustee indemnity, Personal accident

Important telephone numbers

Customer service (Monday to Friday 8am to 6pm): 0345 777 3322
 Claims other than legal expenses: 0345 603 8381
 Legal expenses claims: 0345 266 0029 quoting DAS reference EPS/6871845

(All new claims can be reported 24 hours a day, 7 days a week. Enquiries on existing claims can be made Monday to Friday 8am to 6pm).

Policy Number P-0000288050/03
Date of issue 14 February 2025 Effective from 25 March 2025

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Policy Schedule

Schedule summary

This summary shows which sections of the policy **You** have chosen to insure. For full details of the cover provided, including whether **You** have chosen to include any optional extensions please see the following pages of this schedule.

Cover for St Nicholas Church St Nicholas Church Remenham Henley-On-Thames RG9 3DD

Section	Cover in force
Property damage	✓
Loss of income	✓
Terrorism	✗

Other cover

Section	Cover in force
Property damage – Specified items away from the premises	✗
Money	✓
Theft by officials	✓
Liabilities	✓
Church council & trustee indemnity	✓
Legal expenses	✓
Personal accident	✓

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Policy Schedule

Policy clauses

The clauses apply to each location unless specifically stated otherwise in the Appendix.
The full wording of the clauses applying to **Your Policy** are shown in Appendix 1.

Clause
SPOL1 Theft of external metal condition
SPOL7 Amendment to Inflation protection
SPOL8 Infectious or communicable disease exclusion
SPOL9 Prevention of access – Non-damage
SPOL10 Food poisoning defective sanitation vermin murder or suicide extension
SPOL11 Long Term Undertaking and Rate Stability amendment
SPOL12 Cyber loss limited exclusion clause
SPOL13 Liabilities section – Cyber exclusion and Data Protection Act extension amendment

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Policy Schedule

Property damage section for St Nicholas Church St Nicholas Church Remenham Henley-On-Thames RG9 3DD

The loss limit is based on the combined Ecclesiastical valuation for **Buildings** and **Contents** and provides an automatic free uplift from the valuation to protect **You** against any unexpected increases in buildings costs. Increases in buildings costs may be caused by changes in regulations, a sudden shortage of a particular material or shortage of specialist labour.

Items insured	Loss Limit	Insured events (*for a list of available events see Available insurable events table below).	Excesses
Buildings and Contents	£10,970,000	All insurable events	All losses - £500 (unless otherwise stated) Wasps nests - £50 Frozen food - £50 Theft of Metal - £500

*Available insurable events table

The table below shows the insurable events that are available under **Your Policy**. Please check the Property damage table for each individual premises in this schedule to see which events are in force.

Available insurable events		
Fire, lightning and explosion	Storm	Accidental damage
Aircraft	Flood	Falling trees
Riot	Escape of water	Falling aerials
Malicious persons	Impact	Theft or attempted theft
Earthquake	Escape of oil	Glass, sanitary fixtures and signs

Item limit

Cover item	Limits
Each bust, effigy, tomb, monument, memorial and shrine within the Building	£25,000 any one item.

Limits for theft or attempted theft

Cover item	Limits
a. Contents	£25,000 any one item.
b. Contents in unlocked outbuildings	£1,000 any one claim.
c. External metal	up to the Loss limit in the Period of Insurance .
d. Subsequent Damage	up to the Loss limit in the Period of Insurance .

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Policy Schedule

Property damage extensions and limits

The following is a list of available extensions with the limits applicable to this location. If an extension is not in force this will be indicated as 'Not Insured'.

These extensions will only respond where the damage is caused by an insured event which is operative at the time of loss. Further information on each extension is provided in **Your** policy document.

Extension	Limits
1. Communion plate and other property away from the premises a. i. Communion plate ii. Contents in transit to bank/cleaning iii. Office equipment b. i. Other portable items ii. Specified items	a. i. £15,000 any one item. £30,000 in the Period of Insurance . ii. £25,000 any one claim. iii. £10,000 any one claim. b. i. £2,500 any one item and £10,000 any one claim. ii. Not Insured
2. Personal belongings a. Belonging to You , Your employees, Authorised Volunteers , visiting clergy or visiting choristers b. Whilst on a tour organised by You	a. £2,500 per person. b. £100 per person.
3. Prizes and donated goods	£2,500 any one item. £5,000 any one event.
4. Exhibitions, festivals and events a. Event/display items b. Marquees/tents/stalls	a. £2,500 any one item. £10,000 any one event. b. £2,500 any one item. £10,000 any one event.
5. Damage by the emergency services	£10,000 any one claim.
6. Property in the open	£5,000 any one claim.
7. Headstones and monuments	£5,000 in the Period of Insurance .
8. Alterations and additions i. Buildings ii. Contents	i. £500,000 in the Period of Insurance . ii. £50,000 in the Period of Insurance .
9. Bequeathed property a. Buildings b. All other property	a. £250,000 any one bequest. b. £10,000 any one item.
10. Lock replacement following loss or theft of keys	£5,000 any one claim.
11. Frozen food	£5,000 any one appliance. £20,000 in the Period of Insurance .
12. Sewers and drains	£15,000 any one claim.
13. Trace and access	£50,000 any one claim.

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Policy Schedule

Extension	Limits
14. Loss of oil, gas or water a. Following insured damage b. LPG/oil following accidental discharge c. Theft of oil d. Decontamination	a. £5,000 any one claim. b. £5,000 any one claim. c. £5,000 in the Period of Insurance . d. £25,000 any one claim.
15. Minor contract works Off-site storage	£150,000 for the Contract Works including £7,500 any one storage site.
16. Archaeological costs	£250,000 any one claim.
17. Extinguisher and alarm resetting expenses	Up to the Loss limit in the Period of Insurance .
18. Planning (Listed Buildings and Conservation Areas) Act 1990	20% of the Loss limit any one claim.
19. Fly tipping	£2,500 in the Period of Insurance .
20. Loss avoidance measures	£10,000 any one occurrence or series of events arising out of one occurrence.
21. Removal of wasp, bee or hornet nests	£1,000 any one claim.
22. Environmental improvements	10% of any one claim which We agree to pay or £500,000 whichever is the lower.

Property damage clauses

The full wording of the clauses applying to **Your Policy** are shown in Appendix 1.

Clause
SPD25 Protection of windows

Loss of income section for St Nicholas Church St Nicholas Church Remenham Henley-On-Thames RG9 3DD

Limit of liability	Maximum Indemnity Period	Excess
£100,000 any one event.	48 months.	Church event - Cancellation £100 All other losses - Nil

Loss of income extensions and limits

Extension	Limits
1. Prevention of access – Damage	£100,000 any one event.
2. Prevention of access – Non-damage	£10,000 in the Period of Insurance .
3. Specified disease, murder, food poisoning, defective sanitation, vermin	£100,000 any one event.
4. Suppliers' premises	£10,000 any one event.
5. Utility suppliers' premises	£100,000 any one event.
6. Failure of utility supply – Pipes and cables	£5,000 any one event.
7. Failure of telecommunication services	£5,000 any one event.

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Policy Schedule

Extension	Limits
8. Computer equipment a. Reinstatement of data b. Computers – Increased cost of working	a. £25,000 in the Period of Insurance . b. £25,000 in the Period of Insurance .
9. Book debts	£50,000 in the Period of Insurance .
10. Events and exhibitions away from the premises	£10,000 any one event.
11. Church event – Cancellation	£1,000 any one event.
12. Archaeological digs	Included within the limit of liability.

Other cover

Money section

Excess: Nil

Money limits

Type of money	Limits
Non-negotiable money	£250,000 any one loss.
Money (other than non-negotiable money):	
In transit or in a bank night safe	£5,000 any one loss.
Whilst counted or in the home of an authorised officer or employee	£5,000 any one loss.
In an unspecified locked safe on the Premises	£5,000 any one loss.
Any other loss	£500 any one loss.

Money extensions and limits

Extension	Limits
1. Damage to safes	Unlimited.
2. Damage to clothing and personal belongings	£1,000 per person.
3. Fund raising events	Increases standard money limits for a set period.
4. Fraudulent use of credit and debit cards	£1,000 per card in the Period of Insurance .
5. Identity theft	£1,000 in the Period of Insurance .

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Policy Schedule

Theft by officials section

Excess: £250

Limit of liability: £10,000 any one claim.

Theft by officials extensions and limits

Extension	Limits
1. Auditors' fees	Up to the limit of liability any one claim.
2. Previous insurance	Up to the limit of liability any one claim.

Liabilities section

Public liability – Third party property damage excess: Nil

Public liability – Clean-up costs excess: The first 10% of any **Sudden Pollution or Contamination Incident**, subject to a minimum of £2,500 and a maximum of £25,000.

Limits of Liability

Cover	Limit of indemnity
Cover 1 – Employers' liability	£10,000,000 any one Event .
	£5,000,000 any one Event following an Act of Terrorism .
	£5,000,000 all Events in the Period of Insurance for Corporate manslaughter.
Cover 2 – Public & products liability	£10,000,000 any one Event for Public liability.
	£10,000,000 all Events in the Period of Insurance for Products liability.
	£10,000,000 all incidents in the Period of Insurance for Pollution or Contamination .
	£5,000,000 any one Event following an Act of Terrorism .
	£5,000,000 all Events in the Period of Insurance for Corporate manslaughter.
Cover 3 – Prosecution defence costs	£500,000 any one claim.

Cover 1 - Employers' liability extensions and limits

Extension	Limits
1. Unsatisfied court judgments	Up to the limit of indemnity.
2. Compensation for court attendance a. Any Church Official b. Any Employed Person	a. £500 per day. b. £250 per day.

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Policy Schedule

Cover 2 - Public & products liability extensions and limits

Extension	Limits
1. Cross liabilities	Up to the limit of indemnity.
2. Compensation for court attendance a. Any Church Official b. Any Employed Person	a. £500 per day. b. £250 per day.
3. Contingent motor liability	Up to the limit of indemnity.
4. Data protection a. Damages and Legal Costs for material and non-material Damage b. Defence costs and prosecution costs awarded against You	a. £10,000,000 any one Event . b. £100,000 in the Period of Insurance .
5. Defective premises	Up to the limit of indemnity.
6. Overseas personal liability	Up to the limit of indemnity.
7. Clean-up costs	£1,000,000 for all incidents in the Period of Insurance .
8. Indemnity to private hirers	£2,000,000 any one Event . £2,000,000 in the Period of Insurance for claims arising from products.
9. Libel, slander and breach of intellectual property rights	£250,000 in the Period of Insurance .
10. Pastoral care indemnity a. Accidental Injury b. Property Damage c. Financial loss	a. and b. £10,000,000 in the Period of Insurance . c. £250,000 in the Period of Insurance .
11. Errors & omissions	£250,000 in the Period of Insurance .
12. Errors & omissions – Independent examination	£25,000 in the Period of Insurance .
13. Reimbursement of additional motor costs for officials and authorised volunteers a. Excess reimbursement b. Premium reimbursement	a. £250 per person in the Period of Insurance . b. £250 per person in the Period of Insurance .

Public & products liability optional extensions

Extension	Limits
Professional counselling services a. Accidental Injury b. Property Damage c. Financial loss	a. and b. Not Insured c. Not Insured
Parish nursing	Not Insured
Legionella	Not Insured

Liability retroactive dates

Extension	Retroactive date
10. Pastoral care indemnity	01/10/2003

Policy Number P-0000288050/03
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Policy Schedule

Extension	Retroactive date
11. Errors & omissions	01/10/2003
12. Errors & omissions – Independent examination	01/10/2003

Church council & trustee indemnity

Excess: Nil

Limit of liability: £250,000 in the **Period of Insurance**.

Wrongful Act date: Not Applicable

Church council & trustee indemnity extensions and limits

Extension	Limits
1. Extended reporting period	12 months.
2. Retired trustees	120 months.
3. Outside boards	Up to the limit of liability.
4. Emergency costs and expenses	10% of the limit of liability.
5. Investigation costs	Up to the limit of liability.
6. Pollution defence costs	Up to the limit of liability.
7. Compensation for court attendance	£500 a day.

Legal expenses section

This cover has been arranged through DAS Legal Expenses Insurance Company Limited (DAS).

Excess: Nil

Limit of indemnity: £250,000 any one event.

This includes compensation awards which are further limited to a total of £1,000,000 in the **Period of Insurance**.

Insured Events	
Employment practices legal protection and compensation awards	Debt recovery
Legal defence	Property protection and personal injury
Statutory licence appeal	Tax protection
Contract disputes	

Policy Number P-0000288050/03

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Policy Schedule

Personal accident section

Excess: Nil

Insured Persons

Subject to the age limits shown in the Personal accident benefits table.

Insured person	Operative time	Location
Members of the clergy	24 hours.	Anywhere in the Geographical Limits or whilst temporarily outside the Geographical Limits .
Employees, members of the Church Council , hall committee members and officers and Authorised Volunteers	Whilst engaged in Your business or authorised activities.	Anywhere in the Geographical Limits .
Children aged 3 or over and youths	Whilst taking part in activities organised by You .	Anywhere in the Geographical Limits .
Any member of a party travelling with Your knowledge and authority	Whilst on a tour organised by You .	Anywhere in the Geographical Limits .

Personal accident benefits

Occurrence	Level of benefit 3-15 years of age	Level of benefit 16-80 years of age
Death	£5,000	£10,000
Loss of Sight, Loss of Limb(s), Loss of Speech or Loss of Hearing	£10,000	£10,000
Permanent Total Disablement	£10,000	£10,000
Temporary Total Disablement	£10 per week up to 104 weeks.	£100 per week up to 104 weeks.
Temporary Partial Disablement	£5 per week up to 104 weeks.	£50 per week up to 104 weeks.

Personal accident extensions and limits

Extension	Limits
1. Hospital benefit and medical expenses a. Medical expenses b. Hospital in-patient treatment benefit	a. £2,500 b. £20 a day up to £200
2. Clothing and personal belongings	£1,000 per person.
3. Loss of deposits	£500 per person.
4. Assault	£5,000 per person.
5. Disappearance	Up to the death benefit.
6. Exposure	Up to the limits in the benefit table.
7. Paralysis a. Quadriplegia b. Paraplegia	a. Additional 20% of permanent total disablement benefit. b. Additional 10% of permanent total disablement benefit.

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Policy Schedule

Appendix 1 – clauses

The following clauses apply to **Your Policy**. The schedule confirms which clauses apply to each premises or sections of cover.

SPOL1 Theft of external metal condition

It is a condition precedent to **Our** 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:

1. protected the external metal of the **Buildings** with DeterTech UK or an alternative forensic marking system agreed by **Us**;
2. displayed the associated signage; and
3. registered the use with DeterTech UK or the alternative provider.

If **You** fail to comply with this condition **We** will not pay **Your** claim.

SPOL7 Amendment to Inflation protection

Applicable to the Property damage section.

Under 'Basis of settlement' the Inflation protection wording is deleted and replaced with the following:

Inflation protection

The Loss limit under this section (but not the extension limits) will be adjusted in line with either a relevant price index or the Ecclesiastical church valuation system as **We** deem appropriate.

The annual renewal premium will be amended accordingly.

In the event of **Damage**, inflation protection in respect of the outstanding portion of the claim will continue from the date of **Damage** until the resulting claim is settled, but **We** will not pay for increased costs which arise due to unnecessary delay by **You**.

SPOL8 Infectious or communicable disease exclusion

Definition specific to this exclusion

Infectious or Communicable Disease

Any disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter

Policy Number P-0000288050/03
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Policy Schedule

- any mutation or variation to any of the above

whether

- living or dead

- natural or artificial

- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1. any Infectious or Communicable Disease including but not limited to

a. the fear of a threat (whether actual or perceived) from an **Infectious or Communicable Disease**

b. contamination or fear of contamination (whether actual or perceived) of property by an **Infectious or Communicable Disease**

but this shall not exclude direct physical loss or physical damage to insured property at the **Premises** occurring during the **Period of Insurance** resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2. any action taken or failure to take action to prevent control or respond to any **Infectious or Communicable Disease**

Provided that

i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event

ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

iii. where **We** apply this exclusion the burden of proving the contrary rests with the **Insured**

iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

a. Employers' liability

b. Public liability

c. Medical malpractice

d. Reputational risks

e. Professional indemnity

f. Governors' trustees' and management liability

g. Directors & officers liability

h. Personal accident

i. Legal expenses

j. Travel

Policy Number P-0000288050/03

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Policy Schedule

k. Terrorism

SPOL9 Prevention of access – Non-damage

Business Interruption – Amendment to Prevention of access – Non-damage cover – applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for prevention of access (non-damage) is deleted and replaced with the following

Prevention of access – Non-damage

Access to or use of the **Premises** being prevented or hindered by

a. any action of government police or a local authority due to an emergency which could endanger human life or neighbouring property

b. any bomb scare at or in the vicinity of the **Premises**

Excluding

i. any restriction of use of less than 4 hours

ii. any period when access to the **Premises** was not prevented or hindered

iii. closure or restriction in the use of the **Premises** due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements

iv. closure or restriction in the use of the **Premises** due to **Vermin**

Limit

£10,000 in the **Period of Insurance**

Special conditions

1. For the purpose of part b. of this extension the Terrorism exclusion does not apply

2. The maximum indemnity period under this extension will not exceed 3 months

SPOL10 Food poisoning defective sanitation vermin murder or suicide extension

Business Interruption – Removal of Specified diseases cover – applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the **Premises** on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the **Premises**

Policy Number P-0000288050/03

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Policy Schedule

- b. any accident causing defects in drains or other sanitary arrangements at the **Premises**
- c. any discovery of vermin at the **Premises**
- d. murder rape or suicide at the **Premises**

Provided that

- **We** shall only be liable for the loss arising at premises **You** occupy and which are directly affected by the occurrence discovery or accident
- Extensions which deem **Damage** at other locations to be **Damage** at the **Premises** shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

Our liability under this extension in respect of any one occurrence discovery or accident shall not exceed the sum insured by the items or the limit of **Our** liability by the items if the declaration-linked basis applies

Condition

The maximum indemnity period under this extension will not exceed 3 months

SPOL11 Long Term Undertaking and Rate Stability amendment

Amendment to Long Term Undertaking and Rate Stability Agreement Policy condition.

The line which reads "If **We** make adjustments in accordance with iii. above **You** are released from this Agreement" is deleted and replaced with the following:

If **We** give **You** notice of **Our** intention to make adjustments in accordance with iii. a. to iii d. **You** may choose to either:

- (1) accept the adjustments and agree to continue this Agreement to the expiry of the **Period of Agreement** or;
- (2) cancel this Agreement provided that **You** exercise **Your** right to cancel within 28 calendar days of receipt of such notice or by **Your** renewal date whichever is sooner, failing which this Agreement shall continue throughout the **Period of Agreement**.

SPOL12 Cyber loss limited exclusion clause

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

Policy Number P-0000288050/03
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Policy Schedule

ENDORSEMENT FORMING PART OF YOUR POLICY

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

SPOL12 Cyber loss limited exclusion clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in any connection with

1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a **Computer System** or any unauthorised access to or modification of **Data**

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including **Data**) and any **Time Element Loss** directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

- i. Fire lightning or explosion
- ii. Impact by aircraft or vehicle or animal or falling objects
- iii. Wind storm hail tornado cyclone hurricane earthquake volcano tsunami flood freeze or weight of snow
- iv. Escape of water or oil
- v. Riot or civil commotion
- vi. Subsidence heave or landslip
- vii. Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- viii. Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- ix. Accidental damage to insured property caused by persons physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement restoration or reproduction of any **Data** including any amount pertaining to the value of such **Data**

Notwithstanding the provisions of this sub-paragraph 1.2. in the event that hardware or the data storage device of a **Computer System** insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1.1. above which results in damage to or loss of **Data** stored on that hardware or the data storage device then the damage to or loss of such **Data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost **Data** under this policy shall be limited to the cost of reproducing **Data** provided that such costs are otherwise indemnifiable under this policy

Such costs shall include all reasonable and necessary expenses incurred in re-creating gathering and assembling such **Data** but shall not include the value of the **Data** whether to the Insured or any other party even if such **Data** cannot be recreated gathered or assembled

1.3. any

- i. Unauthorised appropriation of **Data**

Policy Number P-0000288050/03
Date of issue 14 February 2025 Effective from 25 March 2025

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Policy Schedule

ii. Unauthorised transmission of **Data** to any Third Party

iii. Misrepresentation or use or mis-use of **Data**

iv. Operator error in respect of **Data**

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. – 1.3. above

1.5. any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. – 1.4. above

Definitions specific to this exclusion

Computer System

Any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

Data

Information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a **Computer System**

Time Element Loss

Business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

- a. Employers' liability
- b. Public liability
- c. Medical malpractice
- d. Reputational risks
- e. Professional indemnity
- f. Governors' trustees' and management liability
- g. Directors & officers liability
- h. Personal accident
- i. Legal expenses
- j. Travel
- k. Terrorism
- l. Cyber
- m. Equipment breakdown

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Policy Schedule

SPOL13 Liabilities section – Cyber exclusion and Data Protection Act extension amendment

Definitions

The definitions of Data and Property are deleted and replaced with the following:

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Property

Material property.

The following definitions are added:

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Computer System

Any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

The following exclusion applies:

What is not covered - applicable to the Liabilities section

(Other than in respect of the extensions for Errors & omissions, Errors & omissions – independent examination, Libel, slander and breach of intellectual property rights and What is covered paragraph c. of the Pastoral care indemnity extension and What is covered paragraph c. of the Professional counselling services extension.)

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and **Legal Costs** resulting from:

1. statutory liability under the Employers' Liability cover;

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Policy Schedule

2. liability caused by or arising out of a **Cyber Act** or a **Cyber Incident** that results in **Injury** to third parties or physical damage to third party **Property**;

3. liability arising under the Data Protection extension.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data** is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

The following amendment is made to the Data Protection extension:

Data Protection extension – amendment to limit

The total amount **We** will pay in respect of a. is £1,000,000 any one claim and in the aggregate in the **Period of Insurance** and not as otherwise stated.

Clauses for St Nicholas Church St Nicholas Church Remenham Henley-On-Thames RG9 3DD

SPD25 Protection of windows

It is a condition precedent to **Our** liability that external windows containing stained glass, grisaille, figured glass or etched glass are externally protected at all times by:

- a. polycarbonate sheeting which entirely covers the windows; or
- b. stainless steel grilles which entirely cover the windows; or
- c. an alternative method of protection agreed by **Us**.

We will not cover any **Damage** caused by malicious persons arising while **You** are not in compliance with this condition. This does not apply if **You** can prove that non-compliance had no impact on the loss.

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