

Clergy Legal Defence Protection Policy Summary of Cover for Clergy



key facts

Summary of Cover

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Clergy Legal Defence Protection policy which has been arranged by the Diocesan Board of Finance on your behalf.

The policy provides Legal Expenses cover and has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited.

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

In addition there are 'Conditions' and Exclusions ('What is not covered') that apply to the whole policy detailed in the policy document. For example you must co-operate fully with DAS and keep them informed of any progress or information you receive and fines or penalties are excluded.

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

Main Features, Benefits & Exclusions

| Features and Benefits | Significant exclusions and limitations |
|---|---|
| <p>We will provide assistance, either ourselves or through external lawyers and other experts that we appoint to resolve the legal problems listed below.</p> <p>Legal costs and expenses we will pay include:</p> <ul style="list-style-type: none"> • Solicitors' and Barristers' fees, • Court costs, • Expenses for expert witnesses, • Opponents' costs in a civil claim where appropriate, • Costs of an appeal or defending an appeal. | <p>External costs are limited to £100,000 per incident.</p> <ul style="list-style-type: none"> ✗ Policy is a "claims made" policy and only covers claims notified during the period of insurance. ✗ Excludes legal costs that are incurred before DAS agrees to accept a claim. ✗ Excludes events that occurred before the policy started. ✗ Excludes any professional or business activity that falls outside of your duties as a member of the clergy within the Church of England. ✗ Excludes any fines or penalties. ✗ Excludes events that happen outside of the United Kingdom, the Isle of Man and the Channel Islands. <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p> |
| <p>Legal Defence</p> <p>We will defend your legal rights:</p> <ul style="list-style-type: none"> • When dealing with the Police or other prosecuting authority, Health and Safety Executive or Local Authority Health and Safety Enforcement Officer, if it is alleged that you have or may have committed a criminal offence. • For criminal prosecutions. • For civil actions in respect of unlawful discrimination including your decision not to solemnise a marriage based on the conscientious right of objection conferred on you by section 8.2 of the Matrimonial Causes Act 1965. • For civil actions in respect of the Data Protection Act 1998. We will also pay any compensation awards made against you under section 13 of the Act. | <ul style="list-style-type: none"> ✗ Excludes claims for driving without valid motor insurance. |
| <p>Tax Protection</p> <p>We will represent your rights in respect of a full enquiry by the Inland revenue into your tax affairs.</p> | <ul style="list-style-type: none"> ✗ Excludes any professional or business activity that falls outside of your duties as a member of the clergy within the Church of England. ✗ Excludes claims arising from any investigations or enquiries by the Inland Revenue Special Investigations or Special Compliance Office. |

How long does the policy cover me for...?

The policy is valid for 12 months. We will write to the Diocesan Board of Finance each year to ask if they wish to renew the policy.

What if I want to cancel the policy...?

The Diocesan Board of Finance has the right to cancel the policy.

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

You must give DAS details of any claims as soon as possible. You can write to:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Alternatively you can email newclaims@das.co.uk, or telephone 0117 934 2000. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

If you require a solicitor to act on your behalf during or following an investigation by the police, you can phone DAS on 0117 934 2151 at anytime and they will arrange for a local solicitor to be appointed from a nationwide panel of solicitors.

What if I have a complaint...?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel: 01452 528533

Fax: 01452 423557

E-mail: complaints@eigmail.com

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme

What is the Financial Services Compensation Scheme (FSCS) and when might I need it?

This scheme is set up under the terms of the Financial Services Markets Act 2000.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation under the Scheme.

If so, FSCS may arrange to transfer the policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

For non – compulsory insurance, the first £2,000 of the claim is covered in full followed by 90% of the remainder.

For further information on the scheme you can visit the website at www.fscs.org.uk or write to:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers,
1, Portsoken Street,
London E1 8BN.

Tel: 020 7892 7300

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Additional Information

Law Applying

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

Contact Details

The address for Ecclesiastical Insurance Office plc is:

Ecclesiastical Insurance Office plc
Beaufort House
Brunswick Road
Gloucester GL1 1JZ

Telephone 01452 528533

If you have any queries regarding your policy, please phone the Diocesan and Charities department on the above number between 9am and 5pm, Monday to Friday.



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Tel: 01452 528533

www.ecclesiastical.co.uk

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