

# CHURCH PROPOSAL FORM



**Ansvar Insurance Company Limited**  
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Agent   
Agent No.  Agency Ref.   
Quote Ref./Policy no.

Please use BLOCK CAPITALS and, where applicable, answer the questions by putting a [✓] in the square adjoining the correct answer. If you [✓] any of the shaded boxes please provide details.



## PROPOSER'S DETAILS (Please state full legal entity)

Name of church including, where appropriate, the Committee/Trustees for the Time Being etc.

Denomination

Address of church

Postcode

Name and address for correspondence

Postcode

Telephone numbers

Church

Daytime

Other contact numbers

Fax

E-mail address

Period of Insurance

From

To

How long have you occupied these premises?  Years/Months

Do you have any other policies with Ansvar?

Yes  No

If YES, provide details

The number of members in your church up to:

100

250

500

If over 500, state number

Please indicate if you would like details of the following:

Christian Book/Coffeeshop

Charity Shops

Church Minibus

Community Groups

Home Connect

## GENERAL DETAILS

*If you [✓] any of the shaded boxes please provide details*

**Are the buildings (including any church hall and outbuildings):**

- (a) built with walls of brick/stone/concrete? Yes  No
- (b) roofed with slate/tiles/concrete? Yes  No
- (c) in an area free from flooding or where no flooding has occurred? Yes  No
- (d) in a good state of repair and will be so maintained? Yes  No
- (e) currently undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work? Yes  No

**Are the premises or any part of them:**

- (a) used solely for church activities and not for any business or commercial purpose? Yes  No
- (b) unoccupied and not in use? Yes  No
- (c) occupied for carrying out any process of manufacture or repair or where any power driven machinery is used? Yes  No

**Do you supply or sell any goods or commodities apart from food, beverages and literature?**

Yes  No

**Do you loan, hire or rent your premises to any other organisations, groups or individuals?**

Yes  No

If YES, do you check with them that they have public liability insurance cover in force against their liability to you?

Yes  No

**Are any additional interests such as Bank, Mortgagee to be noted on the policy?**

Yes  No

If YES, state name, address and reference number

**Do you have a written child protection policy in force?**

Yes  No

If NO, please detail the child safety measures undertaken by the church

**Do you know of any other facts or circumstances which might reasonably influence our decision whether or not to accept the risk proposed or our rating or terms of acceptance?**

Yes  No

## RISK HISTORY DETAILS

If you [✓] any of the shaded boxes please provide details

When was your church established?

During the last 5 years has the name changed or has there been any amalgamation or merger with another church? Yes  No

If YES, provide details

Are you now or have you previously been insured against any of the risks proposed? Yes  No

If YES, state the:

- (a) name of insurer
- (b) policy number
- (c) expiry date of policy
- (d) expiry date of long term undertaking (or if not applicable state 'none')

Has any insurer:

- (a) declined a proposal, cancelled or refused to renew a policy? Yes  No
- (b) increased the premium on renewal, imposed special conditions or requested extra precautions to be taken (e.g. safety, security or fire requirements)? Yes  No

To your knowledge, have you or any church official or trustee been:

- (a) convicted or charged with, or received a caution for any criminal offence other than motoring offences? Yes  No
- (b) declared bankrupt or had any unsatisfied County Court Judgement? Yes  No

Have you sustained loss or damage or incurred any liability caused by any of the risks to be insured within the last 3 years? Yes  No

If YES, provide details including dates, circumstances and costs etc.

## COVER REQUIRED

If you [] any of the shaded boxes please provide details

**BUILDINGS** Do you require cover?

Yes  No

*Buildings include bells and clocks, external lighting, floodlighting and fixed security equipment, fixtures and fittings (other than fixed pews, pulpits, pipe organs, fonts, screens and panelling), walls, gates, fences, lychgates, notice boards, fixed garden seating and outbuildings, paths, drives, car parks and other paved or hardstanding areas, fixed plain plate or plain sheet glass (including coloured, painted, engraved or stained glass windows up to £10,000).*

**The sum insured should be based on the cost of rebuilding as new including an amount to cover debris removal, architects' and surveyors' fees and an allowance for VAT if applicable.**

If YES, the type of cover required:

Standard

Standard plus accidental damage

The church (excluding pipe organ and fixed contents)

£

Church hall

£

Portacabin

£

Other outbuildings

£

State the sum insured if a higher limit is required for:

(a) stained, coloured, painted or engraved glass (automatically covered up to £10,000)

£

(b) theft of external metalwork (automatically covered up to £25,000)

£

**CONTENTS** Do you require cover?

Yes  No

*Contents include fixed pews, pulpits, pipe organs, fonts, screens and panelling, movable furniture, furnishings, musical instruments and all other movable contents, any one picture, work of art, item of precious metal, manuscript or book up to £2,500, documents up to £5,000 for the cost of materials and stationery all belonging to you or for which you are responsible.*

**The sum insured should represent the full cost of replacement as new. Do not include items specified on the All Risks section.**

If YES, type of cover required:

Standard

Standard plus accidental damage

Pipe organ (including its machinery)

£

Fixed contents (pews, screens, pulpits, fonts, panelling etc.)

£

High risk contents (computer, audio, video and public address equipment)

£

Antiques, works of art, pictures, manuscripts, books, silver plate etc.

£

(any item over £2,500 must be specified below and if available please enclose a valuation)

£

£

£

£

£

All other contents (excluding any contents included above):

(a) in church hall, portacabin or other outbuildings

£

(b) in church

£

## OPTIONAL COVER REQUIRED

If you [✓] any of the shaded boxes please provide details

**ALL RISKS** Do you require cover?

Yes  No

If YES, [✓] as required (use an additional sheet if needed)

British Isles	World-wide	Premises	Description (make/model/serial numbers where applicable)	£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		Sum insured for unspecified church property (excludes money and documents) Any one article limit required:	
(a) £500 <input type="checkbox"/> (minimum sum insured £1,000)				
(b) £750 <input type="checkbox"/> (minimum sum insured £2,000)				
(c) £1,000 <input type="checkbox"/> (minimum sum insured £3,000)				

**LOSS OF INCOME** Do you require cover beyond the standard limit?

Yes  No

If YES, state the sum insured required (based on a 24 month indemnity period)

£

**EMPLOYERS/PUBLIC LIABILITY** Do you require cover for the following activities?

Yes  No

1. Persons training under a Work Experience Scheme or similar scheme?

Yes  No

If YES, state the nature of work undertaken and number involved

2. After school care, nursery school or playgroup organised and run by the church?

Yes  No

If YES, state:

	After school care	Nursery school	Playgroup
(a) maximum number of hours a week	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) maximum permitted number of children	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) number of employees	<input type="text"/>	<input type="text"/>	<input type="text"/>
(d) number of volunteers	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Work or services provided to the community e.g. gardening, cleaning, shopping etc?

Yes  No

If YES, state:

(a) full list of services offered

(b) maximum number of volunteers: in pool  any one time

(c) total number of man hours spent on this work per week

**HEATING INSTALLATION, ELECTRICAL & MECHANICAL PLANT** Do you require cover?

Yes  No

If YES, state description of boilers, electrical plant etc. and sum insured

<input type="text"/>	£
<input type="text"/>	£

**TRUSTEES INDEMNITY** Do you require cover?

Yes  No

Does the trust deed, constitution or charter of your church allow you to provide Trustees Indemnity insurance for your church trustees or officers?

Yes  No

If YES, state indemnity limit required:

(a) £100,000  (b) £250,000

After enquiry, is the church or any present Trustee aware of any circumstance or incident where there is any reason to suppose a future claim might result?

Yes  No

if YES, provide details

**TERRORISM** Do you wish to purchase Terrorism damage cover?

Yes  No

## IMPORTANT NOTES

- Our liability does not commence until this proposal has been accepted.
- We reserve the right to ask for special terms or decline this proposal.
- Failure to disclose all material facts, which are facts that might influence the acceptance or assessment of the proposal, may render the policy voidable by us. If you are in any doubt whether certain facts are material, these should be disclosed.
- A copy of this proposal will be supplied by us on request within 3 months of its completion.
- You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract of insurance.
- A copy of the usual policy form issued for this class of business is available on request.
- English Law will apply unless expressly agreed otherwise.
- We may write to you or your insurance agent with details of other products and services available from Ansvr that we think may be of interest to you. However, if you do not wish to receive any marketing from us please tick this box.
- Insurers pass the information to the Claims and Underwriting Exchange register, run by Insurance Database Services (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this. You should show this notice to anyone who has an interest in property insured under the policy.
- **Data Protection Act - Use of your information**  
For the purpose of the Data Protection Act 1998 the data controller in relation to the information you supply for this insurance is Ansvr, part of the Ecclesiastical Insurance Group. As a data subject you have the right under the Act to ask your Data Controller for a copy of personal data you have supplied and ask for inaccurate data to be corrected. Information you supply is used for purposes of administration by the insurer and its agents, by re-insurers and your intermediary. It may also be made available to regulators and ombudsmen as necessary. In deciding whether to offer insurance, its terms or assessing claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

## DECLARATION

I/We declare that the above proposal together with this declaration shall be the basis of the contract between me/us and Ansvr and that to my/our knowledge and belief the above particulars are true and complete in every respect and that no material fact has been suppressed or withheld. If the above statements and particulars are in the handwriting of any person other than the undersigned such person shall be deemed to be my/our Agent for the purpose of completing this form.

Signature  Name   
Position in church  Date

## LONG TERM UNDERTAKING

In exchange for a premium discount do you want to enter into a Long Term Undertaking? Yes  No

If YES, complete and sign the following:

Length of Long Term Undertaking required 3 years  5 years

In consideration of the Company agreeing to allow a discount off the premium, I/we hereby undertake from  to offer annually for  years the insurance on the terms and conditions in force at the expiry of each period of insurance and to pay the premium annually in advance (or by instalments) it being understood that:

- (a) the Company shall be under no obligation to accept an offer made in accordance with this undertaking
- (b) the sum insured may be reduced at any time to correspond with any reduction in value.

This undertaking shall apply to any policy which may be issued by the Company in substitution for this policy and the same discount shall be allowed off the premium on the substituted policy.

Signature  Date

## NOTES

A premium discount will be given if the church agrees to continue the policy with Ansvr for 3 or 5 consecutive years. Some points to note in respect of a long term undertaking:

- It is a legally binding contract between the church and Ansvr Insurance Company. In the event there is no material change in the risk and Ansvr increases the rating or imposes more onerous terms at renewal, we have broken the contract.
- If renewal is offered at the same terms or lower rating then the contract is not broken and the church must offer to renew the policy.
- Should there be a material change in the risk, we will negotiate with you about continuing the long term undertaking with any revised terms.
- If you approach any other insurer to quote for any part of the cover provided by Ansvr, you must tell them about the existence of the long term undertaking.

## PLEASE USE THIS SPACE FOR ADDITIONAL INFORMATION