

Insurance Policies - Important Facts

CIS Scheme Insurance Policies from 29/09/2026 to 28/09/2027

The CIS Scheme insurance policies contain numerous conditions and warranties with which you must comply. We set out below some of the most important warranties and conditions. For full details of all the policy terms, conditions and limits, please refer to the policy wordings and schedules, which will be available within 30 days of renewal.



Property Insurance

Conditions Precedent to Any Liability

You must be able to evidence your compliance with this condition or any claims will be declined by Insurers.

	Condition Precedent to Any Liability
Unoccupied Buildings ("UOB")	It is a Condition Precedent to Any Liability that you: 1. declare all UOBs to Insurers within 90 days of each property becoming unoccupied; and 2. provide Insurers with all information required for a decision on cover to be made. If a declaration is not made and all supporting information submitted within the 90-day period, all cover for the building and contents will cease at midnight on the 90th day of unoccupancy and Insurers will decline any claim which may arise regardless of the cause or nature of the loss. The cover available for unoccupied buildings varies depending upon the condition of the property, the plans for the future use of the property and the security arrangements. Cover will be determined by insurers on a case-by-case basis together with any UOB Warranties with which you must comply. Unless full cover is granted, cover for unoccupied buildings is limited to £1,000,000. Where the value of a building declared to insurers exceeds £1,000,000 you may wish to consider whether steps should be taken to keep the building occupied, such as letting the property, rather than allowing the building to become unoccupied.

Conditions Precedent to Liability

You must be able to evidence your compliance with these condition or any claims may be declined by Insurers where failure to comply with the condition is material to the loss.

	Condition Precedent to Liability
Electrical Inspections	It is a Condition Precedent that an electrical inspection of fixed wiring is carried out at least every 5 years by a qualified electrical engineer who is an NICEIC “Approved Contractor”, “Full Scope” member of the NAPIT, a registered member of ECA or a member of SELECT <u>and</u> that you obtain an Electrical Installation Condition Report/Safety Record or equivalent following each inspection which evidences that the electrical installation is safe for continued use. In the event of an electrical fire, if evidence of compliance with this condition can’t be provided, the claim will be declined.
Flat Roofs & Gutters	It is a Condition Precedent that: 1. All flat roofs are inspected at least every 3 years by someone competent who has relevant knowledge and experience to assess; and 2. All Rainwater Goods are inspected and cleared at least annually to ensure that they are free flowing; and 3. If at anytime including during an inspection of a flat roof or rainwater goods it is identified that they require repairing or replacing, the necessary work must be completed within a reasonable period. Rainwater Goods are defined as external components of a building’s drainage system designed to collect, convey, and discharge rainwater from the roof and other surfaces to drains including but not limited to gutters, gulleys, downpipes, hoppers and rainwater heads. Records of all roof and gutter inspections and repairs must be retained and made available to Insurers in the event of a claim. Claims caused by the poor condition of a roof or blocked rainwater goods will be declined where you cannot evidence compliance with these conditions.
NEW 2026 Notification of Loss	Claims must be notified to insurers within 12 months of the date of the loss or 12 months of when you were aware, or ought reasonably to have been aware, of the damage.
Security Requirements	It is a Condition Precedent that any security devices installed at buildings that are your responsibility are kept in good order and are used when the buildings are closed. Unless specifically advised otherwise (e.g. in respect of a declared storage location) Insurers have no requirements in respect of the types of locks and security devices which should be installed. Claims for, e.g., theft or arson will be declined if access to a building is gained when a building is closed but security devices (e.g. locks, alarms) were not used.

Unoccupied Buildings ("UOB")	Each UOB Standard Warranty imposed by Insurers on a case by case basis is a Condition Precedent. Failure to comply with any UOB Standard Warranty, or other Condition Precedent or policy term or condition in respect of a UOB (e.g. flat roof inspections) may result in related claims being declined.
Significant Limits, Warranties and Conditions This section provides a summary of the other property policy conditions, limits, and information which must be declared to insurers.	
	Important Facts
Business Interruption	Unless otherwise declared to Insurers, the standard policy limit for property damage related Business Interruption losses is £2m per Occurrence, and the indemnity period is 36 months. In the event of a claim, you will be required to evidence the extent of the loss and, based on that evidence, will be able to claim up to these maximum amounts.
NEW 2026 Contract Works	With the exception of VA Schools, works with a value (contract price, including fees and VAT) of up to £250,000 are automatically covered. An application form must be submitted to Insurers for works exceeding this value. There is no cover for contracts exceeding £250K unless an application is submitted to insurers for cover.
Contents in excess of £10,000	Contents items, including valuable papers and all items belonging to clergy, with replacement and reinstatement values exceeding £10,000 must be separately declared to insurers. Please see requirements described below with respect to Valuable Items.
NEW 2026 Drones	Provided that the weight of the drone doesn't exceed 20kg and the operator has received appropriate training in the use of drones and has obtained the full qualification, where required, from a CAA approved National Qualified Entity, damage or loss to a Drone owned by or in the custody or control of the insured will be covered up to £5,000.
Ecclesiastical Regalia & Insignia	Any item of ecclesiastical regalia and insignia with a value exceeding £10,000 must be declared to Insurers together with the valuation of the item and details of the security measures associated with that item. The item will be covered by the policy when it is: • being worn; • deposited in a bank or in a suitable locked safe on the insured's premises (see Safe condition below); • in transit under the personal supervision of a member of the clergy or employee, and not left unattended; • in the principal safe of a hotel when removed from the insured's premises overnight. If an item is damaged by an operative Cover, Insurers will cover the cost of repair or restoration up to the value declared to them. If any item is lost or destroyed by an operative Cover, Insurers will pay an indemnity amount equal to the lesser of the value of the item declared to them or £250,000.

	Important Facts
Employee Dishonesty	The policy limit of £50,000 per claim and £100,000 annual aggregate in respect of Employee Dishonesty increases to £100,000 per claim and £200,000 annual aggregate provided you have established policies and procedures in place in relation to the handling of cash to which you can demonstrate adherence. These must include: • Payments from your bank account involving amounts exceeding £5,000 require authorisation by 2 authorised signatories. • Payments to an authorised signatory require authorisation by 2 authorised signatories regardless of the amount involved.
Equipment Hired Or Borrowed	Insurers will cover equipment, such as marquees, furniture, inflatables, and generators, borrowed or hired under normal contract conditions. The hired or borrowed equipment is covered up to £10,000 per event.
Fraudulent Demands	Insurers will pay for costs incurred by a member of clergy in relation to a fraudulent demand made by a third party up to £5,000, provided that any discovery of fraud is reported immediately to the police.
Fire Risk Assessments	A Fire Risk Assessment must be undertaken at every property legally required to have a FRA in place. The FRA must be undertaken by a competent professional at least every 5 years, and reviewed annually in the interim and all recommendations made in the FRA must be completed in accordance with any action plan. Failure to evidence compliance with this warranty will result in a £5,000 excess for any fire-related claim. There is also a £2,500 excess for any claims arising out of a fire caused by candles, incense, embers or oils, even where an FRA is in place.
Impact Damage to Cars	Under the Property policy, damage to third party vehicles caused by part of the fabric of an insured building falling onto the vehicle is only covered if: • the vehicle belongs to a member of the Clergy, employee, volunteer or tenant of the premises; or • if the vehicle is parked for a fee; or • if the vehicle is parked on the premises under a license agreement. There is a limit of £10,000 for third party property damage.
Memorials	All memorials (headstones, scheduled monuments, memorials, shrines or similar statues or structures that commemorate individuals or events) at an insured premises exceeding £20,000 must be declared to insurers. Unless higher values are declared cover is limited to £20,000 (£500 excess).

	Important Facts
Memorials Cont.	Insurers will provide cover for memorials at locations such as cemeteries which have not been declared to Insurers up to a limit of £20,000 (£1000 excess). Higher limits can be requested if the location is declared to Insurers.
Money in Transit	Transits of Money exceeding £3,500 must be accompanied either by a security company or by at least 2 able bodied Church Officials (parish clergy, employees, or approved volunteers).
Newly Acquired Properties	If you acquire a new property during the policy period you must complete a New Property Declaration Form for Insurers to confirm cover and calculate the premium.
NEW 2026 Organs	All Organs with Values exceeding £50,000 must be declared to Insurers. Cover for any loss involving an Organ is limited to £50,000, each Occurrence, unless the Organ value has been declared.
Parish Property at Schools	Any Parish property at schools owned by the insured are covered up to £25,000 with a limit of £2,500 any one items for plaques and statues at such schools, unless higher values are declared to Insurers.
Policy Limit	The standard policy limit is £100million per Occurrence. If you have a single building, or an accumulation of values within a parish or across neighbouring sites that you are concerned may exceed this limit, please contact us.
Public Liability Requirements for Contractors	Before a contractor begins work* the insured must obtain evidence of the contractor's Public Liability insurance cover and ensure that it meets Insurers' requirements for the work to be undertaken: "Dangerous Work" is classified by Insurers as that which involves working on roofs, working on utilities (gas/electric/water), or the application of heat. Such Dangerous Work must be carried out by contractors who have the necessary skills and experience and who hold Public Liability insurance with a minimum limit of £5 million. Where work involves the application of heat ("hot work", e.g., use of blow torches) the contractor must also provide their Method Statement, Risk Assessment and evidence that their Public Liability insurance covers hot work. Contractors undertaking any works or repairs which do not involve "Dangerous Work" must hold Public Liability insurance with a minimum limit of £1 million. In the event that property damage is caused by contractors or their work, failure to evidence compliance will result in an increased excess applying to your claim: i) 20% of the loss subject to a minimum of £10,000 and maximum of £50,000 in respect of Dangerous Works ii) 20% of the loss subject to a minimum of £2,000 and maximum of £10,000 in respect of all other Works

	Important Facts
Public Liability Requirements for Contractors Cont.	*In respect of emergency works where there is insufficient time to obtain written confirmation of cover before the works commence, verbal confirmation must be obtained with written confirmation to be provided as soon as practicable.
Resident Clergy Contents, Effects & Money	Insurers provide automatic cover of £30,000 for contents and possessions belonging to a bishop, priest, novice, postulant or any other member of an institute of consecrated life or society of apostolic life of an insured organisation resident in a building insured with CNM. This cover is also provided to any seminarians of the insured organisation or priests from outside the insured organisation who: a) have been appointed by the Insured to a position within the Insured's organisation for a period of six months or more; and b) will reside at an insured Premises for the period of their appointment. If the limit of £30,000 isn't sufficient for an individual (including spouse and/or dependants), Insurers can be asked for higher limits of cover. In order to consider higher limits, Insurers require an inventory to be provided. Vestments should be considered when determining if this limit is sufficient. The limit of cover for any one item is £10,000. Items which exceed this limit must be declared to Insurers, see valuable items below.
Safes	Safes used to secure cash and valuable items must be of an appropriate type and fitted in accordance with the manufacturer's instructions. Specifically, where they should be secured to a wall or floor, failure to do so will limit the cover available under the policy. Please also see the Safe Keys requirement below.
Safe Keys	Any keys or combination codes for a safe or strongroom must be removed from that portion of the building where the safe or strongroom is located whenever the building is closed or left unattended. If you do not comply with this requirement Insurers will treat any loss as if the money or property was not locked in a safe or strongroom and a lower limit for money cover will apply (£500).

	Important Facts
Temporary Removal	Property insured under the policy is covered when it is temporarily removed for business use, or for cleaning, renovation or repair and whilst in transit for those purposes. Insurers' liability will not exceed £10,000 each occurrence, and cover will only apply where: • If the theft occurs from an unattended vehicle, the property must have been out of site, securely locked in the boot or glovebox, with all windows and sunroofs fully closed, the vehicle locked, and any vehicle alarm activated. • You exercise due diligence over the security of the property, (e.g. it would not be covered if left unattended out in the open). • The temporary removal does not exceed 6 months unless Insurers have been advised and cover is confirmed by them for a longer period. The limit of cover is increased to £20,000 for musical instruments owned by you and removed from the premises for business purposes worldwide.
Terrorism	Damage to insured buildings caused by or as a consequence of terrorism is covered up to the following limits: • £1m for all insured properties (other than schools and colleges) increasing to £2m for CNM Shareholders per occurrence and in the aggregate. • £250k of cover for schools and colleges within the £1m/£2m aggregate limit.
Theft of Metal	The first Theft of Metal claim at each insured location will be subject to the standard policy excess (£300). The excess will be increased as shown below for second and subsequent claims at insured locations where Smartwater has not been applied and/or signage erected: • Second Theft of Metal claim £500 • Subsequent Theft of Metal claims £1000
Valuable Items	Valuable Items, including those belonging to clergy covered under the policy, with values exceeding £10,000 must be declared to insurers, otherwise they will be considered part of the contents of the insured property and subject to a limit of £10,000 each. The maximum insurers will pay for a Valuable Item is: 1. The declared value for the repair or restoration if the Valuable Item is damaged. 2. The lesser of the value of the Valuable Item declared to insurers or £250,000 if the Valuable Item is lost or destroyed by an insured risk. In the event of a claim, insurers will seek a copy of the third-party valuation or estimate obtained from a professional suitably qualified to provide a valuation, of the value that had been declared. Please contact us to arrange separate cover if these limits are not sufficient.

	Important Facts
Working from Home	The Insured's business equipment, computers and furniture are covered whilst kept at a private residence for the purposes of the Insured's business provided the sums insured of the items are included in the contents value of the employee's usual place of work, subject to a limit of £10,000.



Liability Insurance

	Important Facts
Asbestos Exposure	The Liability policy does not provide cover for the fear of the consequences of exposure to or the inhalation of asbestos, asbestos fibres or derivatives. There is also no liability cover for the costs of managing or cleaning up or removing asbestos from any buildings or products.
Communicable Disease Exclusion	The Liability policy does not cover claims made against a policyholder relating to any communicable diseases, including Covid-19. This means that, for example, personal injury claims in which it is alleged that Covid-19 has been contracted at one of your premises or events will not be covered.
Drones	The Public Liability policy provides cover for Unmanned Aerial Vehicles (drones) which weigh less than 20kg, whilst being used for the purposes of the insured business e.g. property inspections by an employee. Please refer to CIS for full details of the cover and conditions.
Employer Reference Numbers (ERNs)	The Employer's Reference Number or ERN of every employer insured under the Liability policy must be declared to insurers. This applies whether the policyholder is the employer, or it is a diocesan subsidiary, a parish and, for dioceses, where a member of clergy has a direct employment relationship with parish employees. Failure to declare an ERN will mean there is no Employers' Liability insurance in place. Please note that EL insurance is a statutory requirement.
Fines or Penalties	Whilst the Liability policy will provide protection for legal costs, damages and expenses, Insurers cannot protect against criminal prosecutions or the payment of fines or penalties.
Notification Requirements	You are required to notify insurers of accidents causing death, catastrophic injury, and all incidents reported under the RIDDOR regulations as soon as possible following an incident. Copies of all RIDDOR reports should be sent to CIS for onward transmission to insurers.
Professional Indemnity	The professional indemnity insurance provided under the Scheme is not compliant with the requirements of professional bodies, including RICS, ICAEW and SRA.
Schools and Academies	No liability cover is provided for Catholic Voluntary Aided Schools or Catholic Academy Trusts as liability risks legally rest with the Local Education Authority or the Academy Trust.
Subsidiaries	Any Associated or Subsidiary companies must be declared to and accepted by insurers. Cover cannot be provided for any Associated or Subsidiary company domiciled elsewhere than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

	Important Facts
Territorial Limits	Non-manual work carried out by clergy, employees or volunteers acting on your behalf during temporary visits anywhere in the world are covered. Temporary visits cannot be longer than 12 months in duration. Therefore, the Scheme Liability policy does not provide your organisation with cover for clergy or employees who are seconded to other countries for 12 months or longer. We recommend you ensure an agreement is in place with the organisation for which your secondees are working, which contains an indemnity clause providing that any claims made as a result of the actions of your secondee will be indemnified by the organisation for which they are working.
Treatment Risk	The Liability policy only provides treatment risk cover, not Medical Malpractice cover, and specifically excludes cover for any claims made against the Insured as a result of the actions of a doctor (other than Good Samaritan acts). There is therefore no cover in respect of nurses or carers who, in the course of their work for you, diagnose Bodily Injury or prescribe treatment or drugs. You are, however, covered for nurses or carers who administer treatment or drugs which have been prescribed by treating physicians. If you arrange a pilgrimage to Lourdes and take volunteer doctors, or nurses who undertake diagnoses or write prescriptions, a separate Medical Malpractice insurance policy should be arranged for the Diocese.
Working with Children	It is a condition of the Liability policy that you comply with all statutory and regulatory requirements in force from time to time relating to the employment of persons working with children both at the commencement of employment and thereafter.

Travel Insurance

	Important Facts
Baggage & Money	The baggage cover limit is £3,500, higher limits are available on request. An excess of £100 applies to all baggage and money claims.
Business Equipment	Unless separately declared and agreed with insurers, business equipment is covered up to a limit of £5,000. This includes medical equipment taken on pilgrimages by insured employees or clergy.
Business Travel	Travel on the business of an organisation other than the insured is not covered, including travel as Cruise Ship Chaplains, on pilgrimage on behalf of a travel agent, or HCPT.
Cancellation Benefit	The cancellation benefit under the policy is limited to £5,000 per insured subject to a maximum of £10,000 per family group.
Cruise Chaplains	Cruise Chaplains are not covered under the Travel policy, as the purpose of travel is considered to be the business of the Cruise Line.
Countries of civil unrest	Before travel to countries of civil unrest you must check the Foreign, Commonwealth & Development Office website to ensure that travel to the area is not advised against. Where the FCDO advises against travel or all but essential travel the trip must be specifically declared to insurers and, if accepted by insurers, additional premiums are likely to be payable. Please contact CIS prior to booking to ensure cover can be arranged. Specific risk information must be provided in connection with travel to the following countries: Afghanistan, Belarus, Crimea, Cuba, Gaza, Iran, Israel, Lebanon, North Korea, Russia, South Sudan, Sudan, Ukraine, Venezuela, West Bank. Additional premiums may also be payable should insurers accept the risk.
Fitness to travel	Travellers must be satisfied that they are fit to travel, at the time of booking and departure. Travel must not be against medical advice, or for medical treatment.
Trip Duration	Travellers aged 75 years and over are not covered to travel to the USA, Canada or the Caribbean. For all other travellers, trips to the USA, Canada or the Caribbean are limited to 30 days' duration.
Secondees	There is no cover under the Travel policy for clergy or employees seconded by you to work or minister in another country.

	Important Facts
Seminarians/ Student Priests	Cover is provided for Seminarians and Student Priests who are studying in Europe. Seminarians and Student Priests who wish to take trips during their studies (e.g. holidays or pilgrimages) must also comply with the Travel Notification Requirements see below.
Travel Notification Requirements	All travellers must provide CIS with details of each trip before travelling to benefit from cover. The business travel notification form must be counter-signed on behalf of the insured diocese/organisation. Leading a pilgrimage is classed as business travel. Travelling as a pilgrim is considered to be personal/holiday travel. Cover does not commence until the trip has been notified to CIS and the traveller has received confirmation in writing that the trip is covered. We therefore recommend that CIS is notified at the time the trip is booked. This will provide cancellation cover from the point of booking until the date of departure.
Travellers aged 75 years and over	Permanent deacons aged 75 and over are covered whilst travelling at the request of the diocese on a diocesan or parish pilgrimage within Europe. In all other cases no cover is available for permanent deacons aged 75 and over, whether in active ministry or not. Other travellers aged 75 years and over will not be covered if they are travelling: • to the USA, Canada or the Caribbean, or • to any destination for over 30 days.



Legal Expenses Insurance

	Important Facts
ACAS Early Conciliation	Insurers will provide cover for the costs of advice taken whilst dealing with a matter under the ACAS Early Conciliation process.
Discrimination Defence	The policy will respond to defend employees, clergy and directors/trustees against an allegation of discrimination arising from their conduct.
Employment Disputes	It is a condition of the policy that an insured takes and follows employment law advice from the Allianz Legal helpline (0370 241 4140 quoting policy number 37065) or from a qualified HR professional: • Before suspending, disciplining, dismissing, starting a retirement or redundancy process or making or proposing to make changes to the terms of an employee's contract of employment which may be unfavourable to the employee. • When you are informed of a grievance, a complaint of discrimination (such as sex, race, religion etc) or an appeal from an employee against action you have taken against them. • When an employee resigns or walks out after expressing verbal or written dissatisfaction. Taking advice at an early stage via the insurers' legal helpline will help to ensure that you have reasonable prospects of defending a claim and, as a result, securing cover for the claim.
Employment Status Dispute	Where a worker such as a priest or volunteer seeks to bring an employment claim against you on the basis that they are an employee this will be covered.
Prospects of Success	Insurers will only cover claims where the insured has reasonable prospects of success. An indemnity will be provided following an assessment that your prospects of success in the dispute exceed 50%. This assessment will take place when a claim is first notified to insurers, but also on an ongoing basis. It is possible that prospects may change, for example, due to new evidence emerging. Should the prospects of success fall below 50% it will result in the indemnity provided under the policy being withdrawn.