

Examples of Material Facts

This list is by no means exhaustive, but is a tool to help you understand the type of information that you need to be notifying us of. Non disclosure of material facts or misrepresentation of information to insurers can in fact lead to wrong terms being quoted, claims being rejected or claim settlements being reduced. In some circumstances your policy may even become invalid. If you are unsure what constitutes a material fact then contact Edwards Insurance Brokers as we can provide you with some guidance. For your information a material fact can be defined as anything which could change or have an effect on the insured risk. Please if you have anything new to report, now in the future; please contact us at **Edwards Insurance Brokers Limited, Stonebridge House, Kenilworth Road, Meriden, CV7 7LJ. Telephone number is 01564 730 900 or email enquiries@edwardsinsurance.co.uk**

Examples	Reason why insurers need to know
<p>Changes in use of the premises including letting the building to others on a permanent basis? (Please note that by this we are not referring to one off hirers)</p>	<p>Any changes to the use of the building can have an effect on the overall risk. For example if you have a long term lease with another organisation, whereby they use part of your building on a permanent basis (such as offices / media suites / nurseries etc) and we do not already know about these, please provide details to David Edwards Insurance Brokers. If your insurer is already aware however, there is a subsequent change of organisation we still need to know. Permanent lettings often store their own contents within the building and this could potentially increase the risk of a break-in. Please note that these organisations would all need to arrange their own contents insurance as their possessions would not be insured under your policy. Although your insurer is not liable for their assets, if there is anything of high value stored on your premises we would need to be provided with details, as insurers see the storage of such items as material.</p> <p>Please also note that ALL third party organisations are responsible for arranging their own insurance, including cover for Public and Employers Liability (plus anything else they require).</p>
<p>Is your building or part of it ever unoccupied or used irregularly?</p>	<p>Reduced cover may apply and additional terms and requirements will be added to your policy. More specific details, depending on the circumstances will be given once notification has been received.</p>
<p>Are you planning any structural alterations or repair work to your buildings other than minor repairs or renovation?</p>	<p>Building work at your premises can increase the likelihood of a claim. If tools and materials are left on site, the chances of a break-in are significantly increased. Please note that your policy would not cover the theft or damage to any contractor's tools / third parties contents as they are responsible for making their own arrangements.</p> <p>In addition to this any building work where a contract is drawn up can result in you having to take out additional cover and this is called 'Contract Works Insurance'. This is all dependent on the insurance clause elected, so please contact David Edwards Insurance Brokers to request a form so that we can obtain further information from you and discuss in more detail.</p>

<p>Have you installed Solar Panels, or are you planning to?</p>	<p>Many places of worship are installing solar panels to their buildings to help reduce their environment impact and save on increasing energy costs. Insurer's policy does not automatically include cover for solar panel systems, they have to be specifically underwritten and endorsed on your policy. Please contact David Edwards Insurance Brokers to arrange cover.</p>
<p>Have there been any incidents of loss or damage, insured or otherwise, which you have not told us about? All incidents are classed as material, even if you do not want to make a claim.</p>	<p>Sometimes the smaller incidents could lead to something more substantial and insurers do need to be advised of all incidents. There may be some incidents such as a window breakage which you may decide not to put through the insurance because the amount falls below your excess, but even in these situations, details of the incident must be disclosed.</p>
<p>Do people ever sleep overnight in the premises?</p>	<p>These can constitute additional risks to the fabric of the building and its contents, as well as safety of any employees or volunteers. Further consideration also needs to be given to the safety of the residents themselves. Full details of such activities would be required. Risk assessments for all aspects of these activities should be undertaken.</p>
<p>Have there been any changes to the security of the building, heating methods or building construction?</p>	<p>This can have an effect on the rating of your premises so please contact David Edwards Insurance Brokers to discuss. For example if you had an alarm which you have used for years and have decided to suddenly stop using it, although an alarm may not be a requirement of your policy insurers still see this as a material change to the security of the building. The alarm could have acted as a deterrent in previous years and the fact that the security has changed because you are no longer using it could increase the risk of a break-in.</p>
<p>Camps and special events including youth events away from the premises?</p>	<p>These may be included under your policy, providing the event takes place in England, Scotland, Wales, Northern Island, the Channel Islands or the Isle of Man., Full risk assessments and child protection policies must be in place and no safety critical or hazardous activities undertaken. If you are unsure please contact David Edwards Insurance Brokers.</p>
<p>Are you planning any special events such as fêtes and fairs?</p>	<p>These are usually covered by your policy if they are undertaken solely for the Meetings purposes. If you are planning any activities which may be described as safety critical or hazardous, you need to advise David Edwards Insurance Brokers in advance. A thorough risk assessment should be undertaken for all activities. If a bouncy castle is to be used, for instance, you can find full details of the precautions you are expected to take under 'church activities' in the health and safety section of your insurer Congregational and Generals safer places of worship website www.spow.co.uk</p>
<p>Have you introduced any additional projects or activities?</p>	<p>For example this could be computer or media suites used for training, for instance language courses. High value equipment such as this would increase the risk of a theft. Other examples are food banks; the supply second hand goods or furniture; a community project particularly if it involves manual work away from the premises; street work; the provision of specialist counselling, advice or training (for which you may need specialist cover)</p>