

1st Chryston Boys Brigade Hall – Insurance Information – 28th August 2026

This paper is designed to give some information only, in relation to the cover provided under the Chryston Parish Church (policyholder) insurance policy which, by kind permission of the Kirk Session of Chryston Parish Church of Scotland includes the Boys Brigade Hall.

The insurance is placed by the Chryston Church Insurance Broker, currently Howden UK Insurance UK Ltd, underwritten by Aviva Insurance Ltd under policy number 100719844BDN. The insurance broker being appointed by the General Trustees of the Church of Scotland.

The Kirk Session of Chryston Parish Church reserve the right to withdraw continuance of this cover in the event of any material change to the risk information supplied by the 1st Chryston Boys Brigade Company to determine renewal terms for the period commencing 28th August 2026. Facts being those which influence the underwriter Aviva in providing policy cover and/or in a breach of the Fair Duty of presentation to insurers which is demanded of the policyholder.

The Contract of Insurance

The contract of insurance between You (Chryston Parish Church) and Us (Aviva Insurance Services consists of the following elements which must be read together

- **Your policy wording** (Note - 140-page document)
- **The information contained on the proposal form/Statement of Fact document issued by us** (Note - Statement of fact is a 5-page document)
- **The policy schedule** (Note – 20 - page document – although the BB version of this document is redacted to remove confidential Chryston Church information)
- **Any notice issued by Us at renewal** (Note – At renewal with effect from 28th August 2026 a Notice to policyholder, version number SCOAG17161 04,2026 NTP). Changes to your insurance policy terms document has been issued to Aviva Insurance. This is a 3-page document)
- **Important Information leaflet** – (Note – This includes information around Material Circumstances, Data Protection - Aviva Privacy Notice, Regulatory Status and other topics. This is a 4-page document)

Important

This policy is a legal contract.

The policy schedule (redacted where appropriate) was issued to Harry Backhouse by email from David McLaren on 3rd September 2026.

A policy summary leaflet is also available however this does not form part of the contract of insurance (Note – 12-page document)

Duty of Fair Presentation - ongoing requirement

Overarching all our insurance cover is the **duty of fair presentation** which is explained below. **The wording has been provided by Howden UK Insurance UK Ltd in pages 2 and 3 of their Essential Client Guide important information and glossary of terms. Issue date August 2026. You are asked to refer to this section of the guide for further information.**

Fair presentation of risks and duty of disclosure – Insurance Act 2015

When entering into an insurance contract (meaning at inception and each renewal of it, and when there is a variation or amendment) you must disclose all material facts and circumstances which ought to be known by you and this must be substantially correct and made in good faith. This is anything that might influence an insurer as to whether to insure you or not, or to continue with any insurance that you have, what premium to charge, or conditions to impose. **This information should include special or unusual facts relating to the risk and particular concerns that led you to seek insurance.**

Sufficient information will need to be disclosed to put a prudent insurer on notice to make further enquiries and must be presented to insurers in a clear and structured manner so that the insurer can readily assess it. Providing ambiguous or poorly sign-posted information (data dumping) is unlikely to satisfy your obligation.

You must undertake a reasonable search of your organisation so that the facts disclosed are accurate and complete thereby providing your insurers with a fair presentation of what you do. As well as senior management your search should include but not be limited to

- Persons responsible for key functions
- Parties who are beneficiaries of your policies including separate or subsidiary business units.

Examples of “material facts” that need to be disclosed include (but are not limited to) are provided in the Essential Guide – Important Information & Glossary of terms leaflet under the headings General, about your business and material damage policies – see page 3 of the guide.

Very Important point of note

Please note that failure to disclose a material circumstance may entitle the insurers to impose different terms on your cover or reduce the amount of a claim payable. In some cases, your cover could be invalidated, which would mean that a claim would not be paid.

Demands and Needs – important document note

A separate Demands and Needs document is provided which should be read and understood,

Howden UK Ltd - renewal documentation

The documentation listed below is issued by Howden UK in advance of renewal. This does not form part of the legal contract between Us and Aviva. It does however form part of the trading agreement between Us and our broker.

- Howden Renewal letter dated 7th August 2026
- Howden UK Terms of Business Agreement (TOBA) Version reference number HUBL-CC-CORP-010-0226 (Note – 22-page document)
- Howden Demands and Needs statement (Note – 4-page document)
- Howden Essential Client Guide – important information and glossary of terms

Boys Brigade Hall – renewal documentation submitted

As part of the renewal process, to obtain renewal terms the following documentation is returned to the broker usually before the end of June.

- Boys Brigade Pre-renewal questionnaire – Church of Scotland Insurance Service (Note – 8-page document but not all pages are applicable), The Boys Brigade are responsible for the accuracy and content of the information provided in this form. ***The Chryston Church Insurance Administrator provides no comment, assistance, guidance, or advice regarding completion of the form.***
- ***This year renewal terms are calculated based on the information disclosed within the completed 2025 Church of Scotland Services pre-renewal questionnaire. Harry Backhouse confirmed verbally and in writing by email on 25th June 2026 from David McLaren no changes were required to the information previously disclosed in 2025/26 form.***

1. Unusual Activities – Very important on-going note

The insurance policy schedule and statement of fact detail the activities the Boys Brigade Hall are covered for, which are noted below.

“normal (see below for explanation) Ecclesiastical activities including but not limited to cafes/restaurants and charity shop activity conducted for the benefit of the church and/or other charitable purposes”

The statement of fact (SOF) document then adds the word **“normal”** So the Boys Brigade are therefore covered for **“normal ecclesiastical activities etc”**.

The SOF **must be complied with** failure to do so in some cases may result in the declinature of claims and/or the invalidation of the policy.

BB Trustee and Officers - Important action point for note

The following request to all Trustees and Officers continues when considering future, plans and activities. Please share this as appropriate to all Trustees, Officers and connected persons to/of the Boy's Brigade.

Please keep in mind the need to raise any activities which fall out with usual activities to the Chryston Church Insurance Administrator for guidance and possible consideration by our insurance broker/Aviva.

Where possible it is requested, referrals should be made in plenty of time before cover, if available is required. Advance notice of a minimum of 10 working days is requested where possible.

It is suggested that marketing of an activity is not carried out until insurance cover is confirmed to be in place.

As a rule of thumb, for very rough guidance, an unusual activity would be an activity which gives increased Health and Safety concerns and/or potential for increased risk of damage to the Boys Brigade Hall.

Remember the only opinion which will count in the event of a claim is the one given by the insurance company and/or broker. The Church Insurance Administrator can only provide assistance.

However, if in any doubt please refer to Church Insurance Administrator for guidance and potential referral to insurance broker.

Where a change is required to be made this should be advised to the Chryston Parish Church Insurance Administrator as soon as possible

Current contact details are Dave McLaren, email address mclarenktwd@aol.com or mobile number 07837567589.

2. Significant Conditions

On the next page you will find two significant policy conditions of which you should be aware.

Other policy conditions which should be complied with are detailed in the policy wording provided to you. Breach of a policy condition may result in the avoidance of cover and/or the declinature of a claim(s).

Alteration to Risk Condition

If there has been any alteration to the Property Insured and/or The Premises and/or the Business after the effective date of this insurance which increases the risk of loss, destruction, damage, accident or injury or Your interest except by will or operation of law, We will at Our option avoid the policy from the date of such alteration or when your interest ceases, unless We accept the alteration.

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property
- (3) conduct the Business in a lawful manner, complying with all legal requirements and safety instructions

Where a change is required to be made this should be advised to the Chryston Parish Church Insurance Administrator as soon as possible.

Current contact details are Dave McLaren, email address mclarenktwd@aol.com or mobile number 07837567589.

3. Claims Notification

The claims condition states the following

Claims Condition

If in relation to any claim, you have failed to fulfil any of the following conditions you will lose your right to indemnity of payment of that claim

You must

- (1) Tell us ***immediately*** of any event or occurrence ***which may result*** in a claim
- (2) ***Notify the police immediately*** of loss, destruction, damage ***caused by malicious persons or thieves***
- (3) ***At your expense provide Us with a written claim*** containing as much information as possible of the loss, liability, destruction, damage, accident or injury including the amount of the claim within
 - (a) ***30 days*** or

(b) **Seven days** in the case of loss, destruction or damage ***caused by riot, civil commotion, strikers, locked-out workers, person taking part in labour disturbances, or malicious persons***

of you becoming aware of the event or occurrence, or such further time that we may allow

- (4) Provide us with all information and help we require in respect of the claim.
- (5) Pass to Us unanswered, immediately all correspondence from third parties in relation to any event which may result in a claim under this policy.
- (6) Not to admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without our written agreement.
- (7) Allow us to take over and conduct in your name the defence and settlement of any claim. You will also allow Us to prosecute at Our own expense and for our Own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Claims can be reported directly to Aviva Insurance using the 24 hour 365 days a year claims line which provides emergency assistance where required.

Where claims are not of an emergency nature, claims will be intimated by the Chryston Parish Church Insurance Administrator, contacted as soon as possible after the event. Completed claim would be returned to the Church Insurance administrator for submission to Howdens. In the case of an emergency the Chryston Parish Church insurance administrator should be immediately contacted.

Current contact details are Dave McLaren, email address mclarenktwd@aol.com or mobile number 07837567589.

4. Trustee Declaration requirements

Under this heading Trustees should disclose any issues required to meet our duty of fair presentation. This could include but is not limited, previous bankruptcy, conflicts of interest, County Court Judgements or Scottish Decree.

Where a declaration is required to be made this should be given to the Chryston Church Insurance Administrator.

For BB information purposes only, David McLaren holds Aviva shares and receives 6 monthly payments of dividend income. The shareholding is very small.

5. Third Party organisation use of premises – Public/Products Limit of indemnity

The Chryston Parish Church Hall Letting Agreement requires a let holders Public/Products Liability limit of indemnity must be a minimum of £5 million. The Boys Brigade should ensure that all let holders being given permission to use the halls have this limit of indemnity in place. Copies of the let holder's insurance should be requested and evidence in writing retained on file.

6. Church Insurance Scheme renewal – 28th August 2026

Effective from 1st January 2025, the insurance arrangement for Church of Scotland congregations was renewed for a five-year agreement with our current provider Aviva Insurance Ltd. Although the insurer remains the same, the new scheme arrangement features an entirely new policy wording, rating structure, application of endorsements and the application of new and revised policy conditions.

As the underlying contract between COSIS (broker at the time) and Aviva has changed an entirely new wording and rating structure has been developed.

As part of the new rating structure all historic discounts have been removed. Aviva wanted to see a reflection of scale so that larger risks would pay a higher premium.

With effect from renewal on 28th August 2026, the renewal premium is calculated net of commission (as agreed by the new insurance broker Howdens). Previously the premium was calculated on a gross basis including commission.

With effect from 28th August Howden UK Ltd will be remunerated by way of a broker fee. The fee is charged separately. The fee is calculated at 14% of the total insurance premium including Insurance Tax.

The changes detailed above have resulted in a reduced renewal premium for 2026/27.

The premium is paid in full by the Church in advance of renewal date. An invoice will be issued to the Boys Brigade by the Chryston Parish Church treasurer for payment. Early payment would be appreciated.

Renewal terms – Church Insurance Scheme

The renewal premium for **2026/27 is £ 695.18 including Insurance Premium Tax and Insurance Broking Fee**, with index-linking for Building and Contents being 4.17% and 2.27% respectively. The loss of income sum insured, and length of indemnity period has been reviewed. The indemnity period is now 36 months increased from 24 months.

The policy has been renewed with effect from 28th August 2026 for a period of one year and will expire on 27th August 2027.

2026/27 Main Sums Insured

- Boys Brigade Hall Building is now insured for £1,050,209
- Boys Brigade Hall General Contents are now insured for £14,246.00
- Boys Brigade Hall is not insured for Subsidence, Ground heave and landslip
- Loss of revenue sum insured, over 36 months is £30,000. This is included within a single loss of revenue sum insured which also includes the Church's loss of income. The total sum insured must be at least 50% of the actual revenue at the time of loss otherwise average applies.

- All risks cover including Theft and Transit anywhere in the United Kingdom applies in respect of the Buchanan Trophy (Silver Cup). Sum insured £2,734.00. No cover applies for any other trophies
- Employees/Public/Products Liability indemnity is not insured under the Church policy. We understand cover for Employees/Public/Products Liability is arranged elsewhere.
- Group Personal Accident is not insured
- Management Liability (Trustees, Officers and Directors & Liability and Corporate Legal Liability) for the Boys Brigade is not insured
- Engineering and Inspection cover is not insured/included
- Professional Indemnity is not insured
- Commercial Legal Expenses is not available
- Terrorism – Quotation was obtained however costs to insure were prohibitive

Boys Brigade Hall ownership title – Point of very important note

Cover is placed on the basis that the Hall is owned by the Church of Scotland General Trustees (121)/local congregation.

Should this not be the case the Boys Brigade require to immediately inform the Church Insurance Administrator of the amended ownership. Failure to do so may result in the invalidation of the policy and/or the repudiation of claims.

The question of ownership is asked as a specific question on the current claim form which is submitted in the event of a claim.

7. Boys Brigade Insurance questions/advice

Any questions regarding the policy cover can be directed to the Chryston Parish Church Insurance Administrator who will assist however can only provide guidance and support.

No advice, recommendations, opinion or comment can be made by the Church Insurance Administrator. This would need to be obtained from the Church Insurance Broker. The Chryston Church Insurance administrator starts this process with the brokers.

7. Howden UK & Ireland - New Broker from 19th November 2025

The Church Insurance was subject to a client transfer agreement between COSIS and Howden UK Ltd. Effective from 19th November 2025.

Issue of this document is for guidance only and should not be relied upon as offering professional comment or advice. The Kirk Session and Trustees of Chryston Parish Church accept no responsibility for the accuracy or otherwise of any matter including but not limited to the information which is given to the Church Insurance Broker to allow placement of the cover arranged for the Boys Brigade Hall.

If at any time the Boys Brigade require advice beyond that provided by the Church Insurance Broker, they are of course free to approach other insurance brokers, where this is allowed subject to the General Assembly 2013 provisions.

David McLaren

Trustee on behalf of the Kirk Session, Chryston Parish Church