

## 11. Pastoral care indemnity

This insurance covers only those losses which arise from claims made and notified to **us** during the period of insurance

Notwithstanding the **pastoral care services** exclusion (14), **we** will indemnify **you** against all sums which **you** become legally liable to pay as damages and all other costs and expenses as a result of neglect, error or omission in the rendering of **pastoral care services** provided by **your** clergy or **employees** in connection with **your business** which gives rise to a claim made against **you** and notified to **us** during the period of insurance for the following.

- (1) Accidental **bodily injury** to persons other than any **employed person**.
- (2) accidental loss of or **damage to property** not belonging to **you**.
- (3) pecuniary loss other than arising from (1) or (2) above.

The most **we** will pay under this extension in the period of insurance will be:

- (a) £5,000,000 for claims arising under (1) or (2) above;
- (b) £100,000 for claims arising under (3) above.

All claims resulting from a single neglect, error or omission will be deemed to have been made during the period in which the first claim was accepted by **us**.

**We** will not provide any indemnity in respect of the following

- (a) Liability where indemnity is provided by any other insurance or other extension of this policy.
- (b) Any person committing or condoning any criminal, dishonest or fraudulent act or omission.
- (c) Liability assumed by agreement unless liability would have attached without such agreement.
- (d) The consequences of any circumstances known to **you** at the commencement of this cover which may give rise to a claim.
- (e) Liability arising from professional counselling services.
- (f) Any legal action brought in a court of law outside the **geographical limits**.
- (g) Liability for any claim made against **you** by reason of any act committed or alleged to have been committed prior to the retroactive date shown in the schedule.

### Special condition specific to extension 11

It is a condition precedent to liability that **you** shall exercise reasonable care and diligence in the selection, appointment and supervision of persons undertaking **pastoral care services** on **your** behalf.