

How much will it cost?

Our premiums start at a very low level for groups requiring a minimum of cover but, whatever the size of your organisation, we will always strive to provide you with a competitive premium.

What happens if we have a claim?

Whilst price is important the test of good insurance is what happens if you have a claim. We pride ourselves on our high quality, personal, claims service and our customers seem to agree with us.

What do I do now?

Methodist Insurance usually deal directly with their customers so, even if you have previously been insured through the church, please contact us direct in future.

If you have decided upon the policy and cover you require please contact our office and we will send the necessary application form to you, but do remember if you are in any doubt as to whether you require Community Shield or Charity Shield, please ask us and we will be pleased to advise you.

If you require cover urgently please telephone with details. It will usually be possible to provide immediate cover subject to subsequent completion of a satisfactory application form.

Whether you are an existing customer, a new group or insured with another company at present, we will always be happy to discuss your requirements and help you to decide upon the cover required to meet your needs.

An insurance guide for Charities and Community Groups





Today, more than ever before, it is important for any organisation, whatever its size, to have insurance against liabilities which can arise from accidents occurring during its activities.

It is equally important to protect possessions and, where appropriate, income which can be lost if buildings or other property are damaged or destroyed.

Methodist Insurance's Community Shield policy is designed to meet the needs of small groups providing recreational activities or local

community services whilst its Charity Shield policy provides a wide range of cover for charities and the larger not-for-profit organisations.

In this leaflet we hope to guide you to the best choice of policy for your organisation and overleaf you will see a chart which may help in your choice. However if you are at all unsure or would like further details please call 0845 60 61 331 and we will be pleased to help.



Community Shield

This policy is intended for the smaller community service or recreational club or group with relatively simple insurance needs. It will provide the basic public liability insurance which is often insisted upon by churches, local authorities or others when letting premises or allowing activities in areas for which they are responsible.

The policy will include liability for products supplied (including food & beverages) and can be extended to include member to member liability, liability for injury or illness to employees, including authorised volunteers, loss or damage to equipment or other effects and loss of subscriptions or other money belonging to the group.

Community Shield is not suitable for groups who wish to insure buildings or who require other additional cover which is available under the **Charity Shield** policy.

Charity Shield

This policy offers a choice from a wide range of available covers and is intended for charities and other not-for-profit organisations with more sophisticated insurance needs than those provided for by the Community Shield policy.

This policy is **not suitable** for charities who operate or who own property outside the U.K. the Channel Islands or the Isle of Man.

Further help can be obtained from members of our Charity Team - please call us on 0845 60 61 331 and we'll be pleased to assist in any way. Summaries of cover and specimens of both policies, with full details of the cover provided, are available at www.methodistinsurance.co.uk

Which cover do we need?

Trying to decide on the right insurance cover is not as daunting as it may first seem. One way is to take a close look at the table below, select the categories of insurance cover that you need and then see whether Community Shield or Charity Shield is best for you. Please note that this table should be seen as a guide only, full summaries of cover and specimen policies can be seen at www.methodistinsurance.co.uk

Community Shield or Charity Shield?

Community Shield	Charity Shield	
✓	✓	Public & Products liability (including liability for accidental damage to premises hired for meetings or other activities, often a requirement of the hire agreement with the owner of the premises). Extensions include:
✓	✓	Member to member liability (protects individual members against liability for accidental injury to other members in the course of Group activities)
✓	✓	Employer's liability (it is a legal requirement to arrange this cover if you have any employees, part-time or full time. The cover should also be arranged if you have any authorised volunteers)
✓	✓	Accidental loss or damage to equipment or effects owned by the group or for which they are responsible.
✓	✓	Loss of Money belonging to the group.
	✓	Property (loss or damage to your buildings, contents, stock, equipment or other property)
	✓	Business interruption (loss of income or extra costs incurred following a property claim)
	✓	Charity Trustee Indemnity
	✓	Fidelity (loss of money or goods as a result of dishonesty of employees or volunteers)
	✓	Goods in transit (damage to your goods whilst in transit by road, rail or post)
	✓	Equipment breakdown
	✓	Personal accident
	✓	Legal expenses (arising from a range of legal issues)
	✓	Any equipment on hire or leased to us where the agreement requires us to insure it

Choose from Community Shield or Charity Shield and then call 0845 60 61 331 (low cost call), **or return the post paid card, to request an application form and further details.**

www.methodistinsurance.co.uk

Please send further details about:

Please tick Community Shield

Charity Shield

I would like to receive details: by post by telephone by email

Name _____

Address _____

Postcode _____

Email Address _____

Telephone Number _____

Preferred time of the day for contact: 9am-12noon 12noon-2pm 2pm-5pm

If you would like details on other insurance covers by us please tick below:

UK Travel Insurance Wedding Insurance Home Insurance

Data Protection Act

The information supplied will be treated as confidential and used for the purpose of Insurance Administration by the Methodist Insurance Company. We may contact you from time to time with details of other products and services available from us which we believe may be of interest to you. However, if you do not wish to receive this information please tick the box.

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Methodist Insurance PLC

PO Box 4319

Manchester

M61 0AY

Business Reply
Licence Number
MR5403

