

# Charity Shield

## Summary of cover



## What is a policy summary?

This document provides key information about the Charity Shield insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Charity Shield insurance policy wording which is available on our website at [www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk). If you have any questions please contact us directly or contact your insurance broker.

### **Policy name**

Charity Shield

### **Type of insurance**

This Charity Shield insurance policy is specifically designed for legally recognised charities, community interest companies, social enterprises and other not-for-profit and voluntary organisations that operate for the benefit of the community.

### **Underwritten by**

Methodist Insurance plc. Helplines and legal expenses; provided in partnership with DAS Legal Expenses Insurance Company Limited

### **Duration of your policy**

Generally 12 months from the start date shown on your policy schedule, full details will be shown in your policy schedule.

### **Renewal of your policy**

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

### **Significant features and benefits**

Methodist Insurance has been helping protect not-for-profit organisations for many years so we know how important it is to assess the insurance needs of your not-for-profit organisation on its own merits, we will tailor the policy to meet your requirements.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

## Key benefits include

We can provide a broad range of cover within one tailored policy with options to include the following;

<b>Property damage</b>	<ul style="list-style-type: none"> <li>A wide range of insured risks cover such as fire, storm, flood and malicious damage, for             <ul style="list-style-type: none"> <li>Buildings with the option to insure for accidental damage and subsidence</li> <li>Contents, stock and personal possessions</li> </ul> </li> <li>Extensions to cover including contract works, trace and access, damage to buildings by theft and European Union and Public Authorities</li> </ul>
<b>Property damage plus</b>	<ul style="list-style-type: none"> <li>All risks provided for contents away from the premises anywhere in the United Kingdom with options to extend cover to Europe or Worldwide</li> </ul>
<b>Equipment breakdown</b>	<ul style="list-style-type: none"> <li>Insurance for a range of equipment including lifts, boilers and air conditioning systems             <ul style="list-style-type: none"> <li>Up to £5,000,000 any one period of insurance for all claims</li> <li>Up to £100,000 any one period of insurance for computer equipment</li> </ul> </li> <li>Extensions to standard cover including Reinstatement of data, Increased Cost of Working and Expediting expenses</li> </ul>
<b>Business interruption</b>	<ul style="list-style-type: none"> <li>Fire and Insured events cover available for             <ul style="list-style-type: none"> <li>Gross profit, revenue, rent receivable and additional cost of working</li> <li>Extensions to cover for Prevention of access, Utilities, Suppliers and Archaeological digs</li> </ul> </li> </ul>
<b>Liabilities</b>	<ul style="list-style-type: none"> <li>Cover for Employers Liability             <ul style="list-style-type: none"> <li>Choice of limits with a minimum of £10,000,000</li> <li>Includes cover in respect of volunteers</li> <li>Extensions in respect of Compensation for court attendance and Corporate manslaughter defence costs</li> </ul> </li> <li>Cover for Public and products liability             <ul style="list-style-type: none"> <li>Choice of limits with a minimum of £2,000,000</li> <li>Extensions in respect of Contingent motor liability, Defective premises, Libel and Slander and Additional clean-up costs</li> </ul> </li> </ul>
<b>Charity trustee insurance</b>	<ul style="list-style-type: none"> <li>Charity trustee insurance cover up to £100,000 provided as standard (if the Public Liability section is operative)</li> <li>Options to increase limit and extending cover for organisation for liability arising from errors made by trustees</li> </ul>
<b>Legal expenses</b>	<p>Note: to ensure an expert service the cover under this section is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS), with the legal advice service provided by DAS Law Limited and/or a preferred law firm on behalf of DAS</p> <ul style="list-style-type: none"> <li>Legal expenses cover for a range of legal issues specified in the policy up to the limit of indemnity stated in the schedule for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in the schedule or policy wording)</li> </ul>
<b>Money with assault extension</b>	<ul style="list-style-type: none"> <li>Cover including             <ul style="list-style-type: none"> <li>The doubling of limits before and after a fund raising event</li> <li>Fraud and identity theft</li> <li>Losses due to dishonesty of any director, trustee, volunteer or employee</li> </ul> </li> </ul>
<b>Fidelity</b>	<ul style="list-style-type: none"> <li>Protecting you against theft by your employees             <ul style="list-style-type: none"> <li>Extensions include Pension trustee funds and Temporary agency staff</li> </ul> </li> </ul>
<b>Goods in transit</b>	<ul style="list-style-type: none"> <li>Cover for accidental damage to your goods whilst in transit             <ul style="list-style-type: none"> <li>By road, rail or sea</li> <li>By parcel or post</li> <li>Anywhere in the United Kingdom and Republic of Ireland</li> </ul> </li> </ul>
<b>Personal accident</b>	<ul style="list-style-type: none"> <li>Cover for your employees and volunteers, including             <ul style="list-style-type: none"> <li>Permanent total disablement and Temporary total disablement</li> <li>Extension for hospital benefits and medical expenses, disappearance and exposure</li> </ul> </li> </ul>
<b>Terrorism</b>	<ul style="list-style-type: none"> <li>Cover for property damage and business interruption</li> </ul>

You will have access to a number of helplines including Tax advice, Counselling service and Business assistance at no extra charge.

## Significant or unusual exclusions/limitations

### General

- Certain conditions apply in relation to
  - Fire extinguishers and fire alarm installations
  - Security devices including intruder alarms
  - Buildings unoccupied more than 30 consecutive days
- Pollution, Electronic risks and War exclusions apply
- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship and changes in the water table and frost damage are excluded
- It is a condition that you notify us of any alterations or repairs where the contract value exceeds £100,000

### Property damage

- Cover for Insured events are restricted whilst a building is unoccupied for more than 30 consecutive days
- Theft of property must involve forced entry or exit to or from a building

### Liabilities

- Employers' liability
  - Claimant's costs and expenses are included within the Limit of indemnity
- Public and products liability
  - Fines and penalties are excluded
  - In respect of Public liability, claims arising from contractual liability are excluded

### Charity trustee insurance

- No cover for any claims or circumstances which are known to you at the start of cover
- No cover for the organisation under the Charity trustee extension within the Public and products liability section
- Excludes the administration of any pension fund or scheme

### Legal expenses

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.
- Problems must relate to your business activities in order for cover to apply.
- Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
- Cover depends on a "reasonable prospects of success" clause. Reasonable prospects are considered as a 51% or better chance of success and are assessed by a law firm, barristers' chambers or tax expert DAS choose.
- In certain circumstances, you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment, including an hourly rate of £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

### Money

- Escort requirements are in place for transporting cash in excess of £3,000
- Excludes fraudulent use of credit or debit cards by you and your representatives
- Identity theft costs must be agreed by us in advance
- Dishonesty cover requires the loss to be discovered within 28 days of its occurrence

### Fidelity

- Cover will be subject to compliance with the minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods
- Conditions apply in respect of obtaining references for employees and volunteers

### Goods in transit

- No cover from theft or attempted theft involving, assisted, brought about or connived by any of your directors, trustees, employees or authorised volunteers
- No cover due to unexplained shortage or disappearance

### Personal accident

- No cover for travel to a destination which the Foreign and Commonwealth Office has advised against before the journey commences

### A different kind of business

**We care about the details** - our unique vision is to advise and protect those who enrich the lives of others. Our personal touch means we treat you the way we'd like to be treated - with integrity, empathy, respect, whilst providing expert market knowledge and specialist advice.

**We are financially secure** - with an A- rating from Standard & Poor's and an A rating from AM Best. This reflects our strong capital and competitive position in our markets.

**Our claims excellence** - we are dedicated to ensuring the highest levels of customer satisfaction. We are proud that 99% of our customers are satisfied with our service.<sup>1</sup>

<sup>1</sup> Methodist Claims satisfaction survey 2017

## How we will use your data

Your privacy is important to us. We will process your personal data in accordance with the applicable data protection law.

The data controller in respect of any personal data which we may hold about you or process is Methodist Insurance PLC ; who you can contact via the Data Protection Officer, at Beaufort House, Brunswick Road, Gloucester GL1 1JZ or on 0345 6073274 or email [compliance@micmail.com](mailto:compliance@micmail.com)

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention and business management. This may involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, service providers, professional advisors, external independent financial advisers (IFAs) or business partners and our regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected.

## Special categories of data

In order to provide your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependant's health or criminal convictions. As this is 'sensitive personal data' we are required to obtain your consent to process this information. If you do not consent to us processing this information we may be unable to provide your insurance policy or process any claim. You are entitled to withdraw this consent at any time. However, withdrawing your consent may mean we are unable to continue providing your cover meaning your insurance policy may be cancelled. Your policy terms and conditions set out what will happen in the event your policy is cancelled.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us

## Fraud prevention

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims.

**For further information on how we use your data and fraud prevention please refer to our Privacy Policy at [www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)**

## Cancellation rights

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown under the General conditions – Cancellation.

## Claims service

You can make a claim through your insurance broker or directly, using the following telephone numbers:

### **For all other claims other than legal expenses:**

Call us on 0345 606 1331

### **For legal expenses claims:**

Call DAS Legal Expenses Insurance Company on 0345 601 2791

## Complaints

If you are unhappy with our products or service, please contact us as soon as possible. You can complain in writing or verbally at any time to:

### **For all complaints other than Legal expenses complaints:**

Methodist Insurance PLC

St Ann's House

St Ann's Place

Manchester

M2 7LP

Tel: 0345 606 1331

Email: [enquiries@micmail.com](mailto:enquiries@micmail.com)

### **For Legal expenses complaints:**

DAS Legal Expenses Insurance Company Limited

DAS House

Quay Side

Temple Back

Bristol

BS1 6NH

Tel: 0344 893 9013

Email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

## Our promise to you:

We will aim to resolve your complaint within one business day

To resolve your complaint we will;

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 0234 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints handling procedure does not affect your right to take legal proceedings

### **The Financial Services Compensation Scheme (FSCS)**

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to them at:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Tel: 0207 741 4100 or 0800 678 1100  
Fax: 0207 741 4101  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

### **Law applying**

The policy will be governed by English law unless you live in Scotland in which case the law of Scotland will apply (except the Legal expenses section which is subject to the law of that part of the United Kingdom, Channel Islands or Isle of Man where you normally live). In the case of a dispute as to which law applies, it will be English law.

This contract is underwritten by:  
Methodist Insurance PLC.

Our FCA register number is 136423.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website  
[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**



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