

Circuit and District Shield

Summary of cover



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Circuit and District Shield

summary of cover

Introduction

Our Circuit and District Shield policy has been designed to meet the demands and needs of Methodist Circuits and Districts wishing to insure their property ownership and activities.

This document provides only a summary of the main benefits of the Circuit and District Shield policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting us or your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Circuit and District – at a glance

Our Circuit and District insurance policy includes the following covers as standard:

Section of cover	Overview
Property damage	Covers the buildings and contents of your manse(s) and Circuit office(s).
Loss of income	Covers your loss of income, including rent, following property damage.
Money	Covers loss of your money anywhere in the geographical limits.
Theft by officials	Up to £10,000 for your loss of money following theft by an employee, volunteer or official.
Liabilities	Covers you if you are found liable at law for:
Employers' liability	Injury to an employee or volunteer – up to £10,000,000.
Public & products liability	Injury to a member of the public or damage to their property – up to £5,000,000.
Legal expenses	Up to £250,000 for legal costs and expenses to protect your position on a range of legal issues. With this cover you have access to 24-hour, 365-days a year legal telephone helpline which provides initial advice on any business related matter from qualified personnel.
Personal accident	Benefit payments following accidental injury to, or death of, employees & volunteers.

In addition, you may also add the following optional covers:

Section of cover	Overview
Terrorism	Covers damage to your property and loss of income following an Act of Terrorism.

Things for you to think about

Please note this summary relates to our standard policy contract, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker to discuss further.

Important information

This policy is underwritten by

Methodist Insurance plc. The legal expenses section is arranged through 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.

Duration of your policy

Generally 12 months from the start date shown on 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, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do you pay

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

Where are you covered

- Your buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your buildings and in certain circumstances anywhere in the United Kingdom, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your business and activities conducted in the United Kingdom, the Channel Islands and the Isle of Man.

Excess

Some cover sections will carry an 'excess'. An excess is the first amount of any claim or event that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.

Cancellation rights

We have the right to cancel your policy by sending 14 days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under the General conditions – Cancellation.

This policy does not entitle you to a cooling-off period.

General and Security conditions

The following general and security conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonably possible of any alteration of risk which increases the risk of damage, injury or liability including major structural alterations or repairs at the premises and any material change in the use of the premises.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

Please refer to the General conditions and Claims conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

The following General exclusions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings and contents of your manse(s) and Circuit office(s) against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Storm
- Flood
- Escape of water
- Burst pipes
- Escape of oil
- Impact
- Falling trees
- Falling aerials
- Accidental damage
- Theft or attempted theft
- Glass, sanitary fixtures and signs
- Subsidence

How much you will be insured for

The buildings and contents will be covered up to the sums insured provided by you.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For damage to the buildings we will rebuild, repair or restore the property damaged to a condition equivalent or substantially the same as its condition when new.

For contents claims we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new in most circumstances.

Key extensions

This section is extended to include (for the limit specified or otherwise the Property damage sum insured):

- The reasonable costs of temporary accommodation for ministers, employees, their family members and tenants whilst the buildings cannot be lived in following damage – 20% of the buildings sum insured any one claim.
- The reasonable costs of temporarily storing your contents, the contents of ministers, employees, their family members and tenants whilst the buildings cannot be lived in following damage – 20% of the contents sum insured any one claim.
- The costs and expenses incurred in locating the source of a leakage of oil or water and subsequent repair – £5,000 any one claim.
- The cost of gaining access to your premises and/or replacing locks and keys, including safe locks, if keys are stolen or lost - £1,000 any one claim.
- Loss of oil, gas or metered water from the water or heating system following accidental damage to that system.
- Damage to your business equipment whilst anywhere in the geographical limits by any of the insured events - £2,500 any one period of insurance for unspecified items, up to the amount shown on the schedule for specified items.
- Personal belongings and personal money belonging to ministers, employees, their family members and visitors whilst within the buildings - £250 per person.
- Personal effects and personal money belonging to any member of a party travelling on a trip organised by you for a period of up to 17 days within the geographical limits - £500 any one claim, £250 per person for money.
- Newly acquired buildings or items of contents. Subject to you providing details about such additional items at your next renewal - £200,000 any one period of insurance for buildings, £50,000 any one period of insurance for contents.

What is not covered

Please refer to Section 1 Property damage and General exclusions within the policy document for full details.

- The contents of ministers, employees, their family members or tenants.
- Wear and tear or gradually operating causes.
- Malicious damage caused by you, your ministers or their family, employees or their family, tenants and guests.
- Any value attached to an item of contents by reason of its antique or artistic value.

Are there any limitations

Please refer to Section 1 Property damage and General definitions within the policy document for full details.

- Cover for malicious persons, escape of water, burst pipes, escape of oil and theft or attempted theft are excluded when the property has been unoccupied or unfurnished for 60 days.
- The most we will pay for theft or attempted theft of contents within garages or outbuildings is £5,000 any one claim.

What are your obligations

You must tell us as soon as reasonably possible if:

- The building becomes unoccupied or unfurnished.
- You are planning building works at the premises.

Things for you to think about

If any of the following apply please contact us or your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.

Loss of income

What is covered

This section covers you for loss of income following a fire or other damage insured under the Property damage section.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred, over which we will pay for a loss of income (up to the sum insured) as a result of loss or damage to your property.

How much will you be insured for

The standard limit is £50,000 any one event over a 24 month indemnity period.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

- Access to your premises being prevented following damage to neighbouring property.
- Accidental failure of the supply to your premises of electricity, gas, water or telecommunications.
- Murder, food poisoning, defective sanitation or vermin occurring or being discovered at your premises.
- Damage at premises other than your own where you are holding or participating in an event - £10,000 any one incident.
- Cancellation of or disruption of an event, for reasons other than lack of support or weather conditions – £1,000 any one claim.

What is not covered

Please refer to Section 2 Loss of income within the policy document for full details.

- Loss where there is unnecessary delay on your part in repairing or replacing the property.
- Loss following damage where property damage covering your interest in the property at the premises is not in force.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- You have concerns that your sums insured and/or indemnity period are insufficient to meet your needs.
- You have requirements outside of the standard policy extensions.

Money

What is covered

This section covers you for loss of money anywhere in the geographical limits. The standard limit is £5,000.

Key extensions

The cover provided by this section is extended to include:

- Damage to any safe, strong room or cash carrying bag following theft or attempted theft of money - £5,000.
- Damage to your officials and employees clothing and personal effects following theft or attempted theft of money - £1,000 per person.

What is not covered

Please refer to Section 3 Money within the policy document for full details.

- Loss due to dishonesty of an authorised official.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles, unless the money is hidden from view and all windows and sunroofs are securely closed and the boot and all doors locked.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store

Theft by officials

What is covered

This section covers you for loss of your money caused by an act of fraud or dishonesty of an employee, official or volunteer. In addition, cover is provided for auditors' fees which you incur to substantiate the loss.

How much will you be insured for

The standard limit is £10,000 for all acts of theft caused by one official or two or more officials acting together.

Electronic money

The cover provided includes theft involving electronic transfer of your funds.

What is not covered

Please refer to Section 4 Theft by officials within your policy document for full details.

- Loss of interest, loss of profit or consequential loss of any kind.
- Repeated acts of theft by the same official once you have become aware of their dishonesty.

What are your obligations

- You must exercise reasonable care in the selection of officials.
- You must tell us within 14 days of a theft or suspicions of a theft.
- You have a duty of care to take reasonable steps to prevent further losses.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.

Liabilities

Employers' Liability

What is covered

Employers' liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace during the period of insurance, as described in your policy schedule.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to Section 5 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Public and products liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business, as described in your policy schedule.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability arising from the use by your employees of a motor vehicle that is not owned by or provided by you, on your organisations business if cover is not provided elsewhere.
- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation – £100,000 any one claim and in any one period of insurance.
- Legal liability for errors and omissions in providing services and facilities if the claim is made against you and notified to us during the period of insurance – £100,000 any one period of insurance inclusive of all costs.
- Legal liability arising from a claim made against you for libel or slander if the claim is made against you during the period of insurance – £100,000 any one period of insurance inclusive of all costs.
- Overseas personal liability arising from activities not connected to, but whilst abroad on, your organisation's business – £5,000,000 any one event.
- Legal liability arising from the rendering of pastoral care (excluding professional counselling) if the claim is made against you and notified to us during the period of insurance – £5,000,000 (£100,000 for financial losses) any one period of insurance inclusive of all costs.
- Personal legal liability of your trustees if they are held legally liable for errors or omissions of trustees in their management of your organisation if the claim is made against the trustee and notified to us during the period of insurance. Limit of indemnity for this extension – £50,000 in respect of loss of documents; £250,000 in any one period of insurance inclusive of all costs for all other claims.

Optional extensions

The following extension is optional - contact us for more information.

Professional counselling services

- Legal liability arising from the provision of professional counselling services if the claim is made against you and notified to us during the period of insurance.

What is not covered

Please refer to **Section 5 Liabilities within the policy document for full details.**

- Liability arising from advice, design or specification whether given for a fee or not.
- Liability arising from pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident.
- Liability connected with any error or omission in the provision of pastoral care services or professional counselling services.

Liabilities section

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Compensation if we request witnesses in connection with a claim under this section to attend court.
Amount per day per person:
 - Any officer of the Circuit or District - £500
 - Employees - £250

What are your obligations

Most organisations undertake a diverse range of activities and fundraising events including fetes, coffee mornings and concerts which this policy will provide cover for.

However, you must tell us if you are planning:

- Large events where attendance is likely to exceed 1,000 people.
- Hazardous or unusual events or activities.
- Significant overseas work or activities.
- Any change to your usual business activities that you have declared to us.
- Community outreach projects such as night shelters, advice services or food banks.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- If the limits are insufficient to meet your needs.
- You require cover for Professional counselling.

Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal expenses cover for a range of legal issues that may arise up to a limit of £250,000 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 compensation award is further limited to £1,000,000 in total for all such awards in any one period of insurance).

Cover is provided for the following:

- Employment practices legal protection and compensation awards
- Legal defence
- Statutory licence appeal
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)
- Property protection and personal injury
- Tax protection

In civil cases cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by DAS. The standard cover does not apply this clause to employment disputes and legal defence claims.

What is not covered

Please refer to Section 6 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start of or during a claim.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes a rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract Disputes – where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured has taken where DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

What are your obligations

- 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.

Do not forget

Commercial legal advice helpline – DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helpline services' section of your policy wording for contact details.

Personal accident

What is covered

This section provides compensation to the insured for the following insured persons in the event of accidental injury causing temporary or permanent disablement to or death of:

- Your officials, employees and volunteers whilst carrying out your activities.
- Children, up to the age of 15 years, taking part in activities organised by you.

Death or disablement must be caused by an accident or assault (and not by any gradual cause) or exposure to the natural elements which within 104 weeks from the date of the accident, assault or exposure and is the sole cause of the death or disablement of the insured person.

How much will you be insured for

	Benefits	
	16-80 years (inclusive)	0-15 years (inclusive)
Death	£10,000	£5,000
Loss of limb(s) or eye(s)	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement from normal duties or usual occupation	£100 per week	£10 per week

Key extensions

The cover provided by this section is extended to include:

- Additional medical, dental or surgical expenses for an accepted claim of an insured person – up to £2,500 per person.
- Additional medical, dental or surgical expenses for an accepted claim if an insured person is assaulted whilst carrying out your activities – up to £5,000 per person (in addition to the above extension).
- An additional payment will be made for an accepted claim if the insured person is admitted for in-patient treatment - £20 a day; up to £200.
- Damage to clothing and personal belongings caused at the same time as an injury covered by this section – up to £1,000 per person.

What is not covered

Please refer to Section 7 Personal accident within the policy document for full details.

- Any person above the age of 80 years at the start of the period of insurance.
- Suicide or deliberate self-injury, intoxication, sexually transmitted infections, insanity, pregnancy, childbirth or under the influence or drugs.
- Pre-existing health issues.
- Taking part in practicing or training for certain hazardous sports or activities e.g. mountaineering, winter sports, flying (except as a fare-paying passenger) hang-gliding or parachuting etc.
- Wilful exposure to needless peril (except in attempt to save human life)

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us or your broker.
- Please ask us or your broker if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resultant loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see property damage and loss of income).

Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

What is not covered

Please refer to Section 8 Terrorism and General definitions within the policy document for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.
- The excess.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and loss of income sections do not include cover for terrorism so if you are concerned about this risk, you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether or not it is insured by us. Contact us or your broker to discuss this further.

General information

Claims service

For claims other than Legal expenses call 0345 6061 331.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expense Insurance Company Limited on 0345 601 2791. If you are phoning from abroad call, +44 (0) 1452 875 928.

Complaint handling procedures

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

11 York Street

Manchester

M2 2AW

Tel: 0345 606 1331

Fax: 0345 604 6302

Email: 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

Our promise to you

We will aim to resolve your complaint within one business day. 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.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- 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 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is:

The law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Circuit and District Shield policy, you also have access to additional services and support.

Online support

We have a dedicated section on our website for our customers which can be found at <https://www.methodistinsurance.co.uk/risk-management/>. Here you will find helpful information to assist you in looking after your properties. The section includes guidance on topics such as health and safety, fire prevention, security and protecting your properties against bad weather.

Value-added services

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.
- A local Solicitor to provide the necessary assistance during or following any investigation by the Police.

Full contact details for these services can be found within the policy document.

Notes

Notes

Notes

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

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



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