

Church Shield

Summary



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This is a summary of the cover provided by the Methodist Insurance plc Church Shield policy.

This policy will cover

- Your buildings and pipe organs
- Your contents and personal effects
- Your loss of income
- Your money
- Your losses following theft by officials
- Your legal liabilities towards employees, authorised volunteers or members of the public following an accident
- Legal expenses insurance, to protect your position on a range of legal issues
- You or your employees or authorised volunteers being unable to work because of an accident
- You and anyone travelling on a church tour within the Republic of Ireland and the UK

This booklet provides a summary of the main features provided by our standard policy.

Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Church Shield insurance policy wording which is available on request.



Property damage

Features and benefits

Unless we agree a more limited arrangement with you, this section covers the church buildings, organ and contents against a wide range of insured events such as fire, malicious persons, accidental damage, storm, flood and theft.

Contents are covered anywhere in the Republic of Ireland and UK.

Theft

(includes walk-in theft).

Sums insured

For buildings and organs the sum insured should represent an assessment of the approximate cost, using modern techniques and materials of restoration or repair, or replacing the property with a modern equivalent, and we will deal with your claim on this basis. The building includes screens, bells, organs, all paved areas and stone and timber fixtures such as pulpits, pews and fonts.

Also, tombs, monuments, memorials or shrines within the building.

For contents the sum insured should represent the total replacement cost without making any deduction for wear, tear and depreciation (except for personal effects and clothing).

Significant exclusions and limitations

- excluding wet or dry rot.
- excluding subsidence, heave or landslip.
- excluding any value attached to an item of contents by reason of its antiquity.

Limits whilst away from the buildings

€25,000 any one item and €50,000 in total for communion plate.

€15,000 any one claim for office equipment.

€3,750 any one item and €15,000 in total for musical and other portable items.

Limit

€40,000 for any one item of contents.

€1,500 for contents in unlocked outbuildings.

Limit

Restrictions apply for theft of external metal. Please contact us if you need further information or check your current schedule.

The sums insured will be the most we will pay.

Limit

€37,500 for each tomb, monument, memorial or shrine within the building.

Special features

Features and benefits

Archaeological rescue

Covers archaeological costs that may follow an insured event eg the analysis by the conservation bodies of the original fabric of the building should it become exposed by the damage.

Costs must be necessarily and reasonably incurred as part of the repair, with our prior agreement.

Planning and Development Act 2000

Provides for the costs of meeting conditions made by your local authority under this legislation, after an insured event.

The requirements of the planning authorities cannot be predicted with certainty.

The costs we will pay are in addition to any cover that can be provided within the scope of the buildings sum insured.

Property in the open

This includes monuments that are your property, garden fixtures, external lighting and security equipment, plus lawn mowing equipment whilst in use.

Significant exclusions and limitations

Limit

We will pay for these costs as far as the sum insured will allow, plus an additional amount of €250,000 any one claim.

- excluding analysis of undamaged portions.
- excluding any below-ground excavations.

Limit

20% of the buildings sum insured.

Limit

€7,500 any one claim.

When lawnmowers (other than large chain mowers) are not in use they must be contained in a locked outbuilding.

Features and benefits

Clothing and personal effects

of employees and volunteers whilst engaged on church business or activities.

Church tours

Cover for personal effects and money for anyone travelling on a church tour within the Republic of Ireland and UK for a period of up to 17 days.

Donated goods

Anywhere in the Republic of Ireland and UK.

Exhibition property and marquees

Cover for marquees and other items not belonging to you but for which you are responsible.

Headstones and monuments

if not your property, but within your premises or churchyard. Covers the cost of making them safe following the events you have insured against under the Property damage section eg storm or malicious damage. You must seek to recover your outlay from the owners of the property, in the first instance.

Bequeathed property

Significant exclusions and limitations

Limits

€1,500 per person.
€320 per person for money.

Limits

€650 for personal belongings.
€320 for money.

Limits

€2,250 any one item and
€7,500 any one fund-raising event.

Limits

€3,750 any one item and
€15,000 any one exhibition, festival or event.

Limits

€7,500 any one period of insurance.

Limits

€375,000 for bequeathed buildings.
€7,500 for any other bequeathed item.

Loss of income

Features and benefits

Covers losses of income that arise when the premises are closed for repairs, following damage insured under the Property damage section. Cover is provided for a period of 36 months.

For example, you may lose income from service collections, or you may be unable to hire out the premises to other organisations.

In addition, cover is provided for costs you incur in resuming normal church activities such as the cost of hiring alternative premises or equipment.

Significant exclusions and limitations

Limit

10% of the sum insured for buildings organs and contents.

Special features

Features and benefits

Archaeological digs

We will pay the additional amount if a loss under this section is increased following archaeological discoveries.

Other venues

Covers your lost income or increased costs if damage occurs at another venue where you are holding a fund raising event, exhibition or church activity.

Church events

Covers loss of income if a church event is cancelled.

Significant exclusions and limitations

Limit

Overall, the sum insured will apply.

Limit

€15,000 any one claim.

- excluding cancellation due to weather conditions or lack of support.

Limit

€1,300 any one claim.

Money

Features and benefits

For non-negotiable money
eg crossed cheques and postal orders.

Loss of money in transit or in a bank night safe.

Loss of money while being counted or in the
home of a church official.

Loss of money from a locked safe on the premises.

Any other loss.

Significant exclusions and limitations

Limits

€375,000 any one loss.

Limits

€7,500 any one loss.

Limits

€7,500 any one loss.

Limits

€750.

Special features

Features and benefits

Church festivals or fetes

All the above limits (except non-negotiable money)
are doubled for the period from two days before
to seven days after a church festival or fete.

Damage to clothing and personal effects

Of employees or officials as a result of theft of money.

Significant exclusions and limitations

Limit

€1,500 per person.

Theft by officials

Features and benefits

Provides cover for loss of money caused by theft and also any auditors fees incurred with our written consent.

Significant exclusions and limitations

€15,000 any one claim.

Liabilities

Features and benefits

Employers' liability

Covers your legal liability for accidents or illness to employees, including authorised volunteers, sustained in the course of their employment.

Public and products liability

Covers the legal liability of the policyholder for accidental bodily injury to persons other than employees, or for damage to their property.

Includes liability in connection with buildings temporarily occupied by you for a special occasion, event or activity.

Significant exclusions and limitations

Limits

€13,000,000 any one event.

Including legal costs and expenses.

Limits

The standard indemnity limit is €6,500,000.

We can consider requests for alternative limits.

Legal costs and expenses are payable in addition.

Options

If you require a quotation for this option you will be asked to complete an appropriate application form.

Professional counselling services

carried out by accredited counsellors whilst working for and under the authority of the Church Council.

Special features

Features and benefits

Pastoral care indemnity

For your liabilities arising from the provision of pastoral care to individuals seeking the help of the Church.

Cover applies to claims first made against you during the period of insurance in respect of

- (a) injury or damage to property, or
- (b) pecuniary losses where the claim does not involve an injury or damage to property

Errors and omissions in providing services and facilities

Covers claims first made against you during the period of insurance in respect of errors or omissions in providing services and facilities. For example, the double booking of wedding ceremonies.

Independent examination of your accounts

Covers your appointed independent examiner for claims first made against him or her during the period of insurance for errors or omissions in the examination of your accounts. The cover is for any independent examiners, not for registered auditors undertaking an audit of church accounts.

Libel and slander

Covers claims first made against you during the period of insurance in respect of libel and slander eg arising from publications such as the parish magazine.

Significant exclusions and limitations

Limit

- (a) €6,500,000 any one period of insurance.
- (b) €150,000 any one period of insurance.

Inclusive of all legal costs and expenses.

Limit

€150,000 any one period of insurance.

Inclusive of all legal costs and expenses.

Limit

€37,500 any one period of insurance.

Inclusive of all legal costs and expenses.

Limit

€375,000 any one period of insurance.

Inclusive of legal costs and expenses.

- excluding wilful or deliberate libel or slander.

Features and benefits

Motor contingent liability

Covers your legal liability following accidents caused by the use of motor vehicles within the Republic of Ireland and UK which are not your property, and are not provided by you but which are being used by an employee in connection with your church business.

If you are involved in the use of trucks or tractors to tow trailers in any parade, street entertainment or similar social or fund-raising activity, motor insurance arrangements must be made. You should obtain written confirmation that the appropriate motor insurance cover is in force.

Church trustee indemnity

This extension is only in force if you are permitted to effect this type of cover.

The extension covers claims first made against you during the period of insurance in respect of wrongful acts committed by trustees.

It also covers you if a church related document is lost or damaged; it will meet legal liability resulting from such loss and the costs of restoring or replacing the document.

Hirers' indemnity

Provides liability cover for persons or organisations who hire your church for occasional social events on not more than three occasions a year per hirer. Cover is on a 'contingent' basis ie it only applies with your agreement and provided that no other insurance is in force.

Significant exclusions and limitations

Limit

The indemnity limit for public and products liability will apply.

Excludes damage to the vehicle itself and any property being carried on it.

Limit

€150,000 any one period of insurance.

Inclusive of legal costs and expenses.

- excluding wilful or deliberate acts.

Limit

The indemnity limit is €2,500,000.

Legal costs and expenses are payable in addition.

Legal expenses

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).

Features and benefits

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).

Significant exclusions and limitations

- 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.
- Except in certain circumstances, as specified in the policy wording, 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.
- 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 €150 per hour. Any costs that fall outside the standard terms will not be paid by us.

Value-added services:

- Commercial legal advice helpline.
- Health and medical information services.
- Counselling helpline for the proprietor, employees and their immediate family members.
- Employment Manual - offering online employment guidance.

Personal accident

Features and benefits

The standard policy provides benefit payments following accidental injury to, or death of: employees, authorised volunteers or youths whilst engaged in church business or church activities.

Significant exclusions and limitations

- excluding insured persons over the age of 80.
- excluding certain hazardous sports or activities.

Ask us if you are in any doubt about an activity and we will advise you if the personal accident cover is affected.

Benefits

	16-80	Under 16
Death	€15,000	€7,500
Loss of one or both eyes or one or more limbs	€15,000	€15,000
Permanent total disability	€15,000	€15,000
Temporary total disability	€150 per week	€15 per week

Special features

Features and benefits

Medical expenses

(including dental and surgical expenses)

For medical expenses paid alongside a death or disablement claim we have accepted under this section.

Also, for medical expenses paid if any member of the clergy, employee or volunteer is assaulted whilst on your business. This includes any injury, whether or not a death or disablement benefit is payable.

Clothing and personal effects

If damaged in connection with an injury claim accepted under this section.

Group travel

Cover for organised outings or holidays away from the church premises. For trips of up to 17 days that take place within the Republic of Ireland and UK.

We can arrange cover for foreign trips if requested.

Significant exclusions and limitations

Limit

€2,500 per person.

€7,500 per person.

Limit

€1,000 per person.

Limit

Loss of deposits / cancellation.

€650 per person.

Medical expenses.

€650 per person.

Hospital benefit.

€20 per day maximum of €400.

Personal accident.

Death - €15,000 (€7,500 for under 16's).

Loss of limb(s) - €15,000.

Loss of eye(s) - €15,000.

Permanent total disablement - €15,000.

General information

General exclusions and conditions

- excluding war and similar risks
- excluding terrorism except where cover is specifically provided
- excluding computer date-recognition problems, computer viruses and hacking

You must tell us if the premises become unoccupied

Some sections provide for property away from the premises. Where this is the case if property is left in an unattended vehicle it must be hidden from view and the vehicle must be fully secured.

Fundraising events and special activities

Please tell us in advance if you are considering any activities of a potentially hazardous nature such as clay pigeon shoots, firework displays, rock climbing or abseiling. We will then confirm the insurance position, particularly in relation to public liability issues.

Prior to entering into any hiring agreement please send us a copy so that we can check for onerous terms such as making the hirer responsible for all damage, however caused.

More detailed information about events and hiring agreements can be found in our guidance notes and fact sheets which are available from your Insurance Consultant and Surveyor or on our website:

www.methodistinsurance.co.uk

Excesses

For claims under the Property damage, Loss of income, Money and Theft by officials sections you will be responsible for the first amount of the claim ie the excess. The standard excess is €60. You can obtain a discount in premium for increased excesses.

Long term agreement

You can choose to enter into an agreement to continue the insurance with us for a period of five consecutive years in exchange for a 25% discount from the annual premium. If you withdraw from the agreement early we will be entitled to charge you a withdrawal fee which can be up to 12.5% of the annual premium payable.

Payment by instalments

If you wish, your premium can be paid by monthly instalments for an additional charge. Please request a 'Spreading the cost of insurance' leaflet for further details.

Making a claim

If you need to report a claim you can call us on

0044 161 833 9696

24 hours a day 7 days a week

email: methodistsclaims@micmail.com

For legal expenses claims

If you wish to report a new legal expenses claim please call

DAS Legal Expenses Insurance Company Limited

1850 670 747

Complaints procedure

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
United Kingdom

Tel: **0044 161 833 9696**

Email: enquiries@micmail.com

For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited
Europa House,
Harcourt Centre,
Harcourt Street,
Dublin 2,
D02 WR20

Tel: **01 670 7470**

Email: customerrelations@das.ie

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 Services & Pensions Ombudsman
Lincoln House,
Lincoln Place,
Dublin 2,
D02 VH29

Tel: 01 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

The Financial Services & Pensions Ombudsman can investigate complaints from all customers, except limited companies which have a turnover of €3m and above.

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

The Insurance Compensation Fund & the Financial Services Compensation Scheme (FSCS)

Irish resident policyholders of Methodist Insurance plc may be in a position to claim from either the Insurance Compensation Fund or the FSCS. Brief details of each of these is outlined below:

The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the Central Bank website at www.centralbank.ie

The Financial Services Compensation Scheme

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000.

It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers, provided they are authorised by the PRA.

The Financial Services Compensation Scheme (FSCS) is an independent body, set up by the UK Government, which may be able to compensate you in the unlikely event we are unable to meet our obligations to you. Some restrictions apply to the FSCS and further information is available from their website;

www.fscs.org.uk

or by writing to:

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

Tel: **0044 207 741 4100**

Fax: **0044 207 741 4101**

Email: enquiries@fscs.org.uk

The law applicable

This policy shall be governed by and construed in accordance with the law of the Republic of Ireland

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
0044 207 066 1000**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0044 161 833 9696**.

You can also tell us if you would like to always receive literature in another format.



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