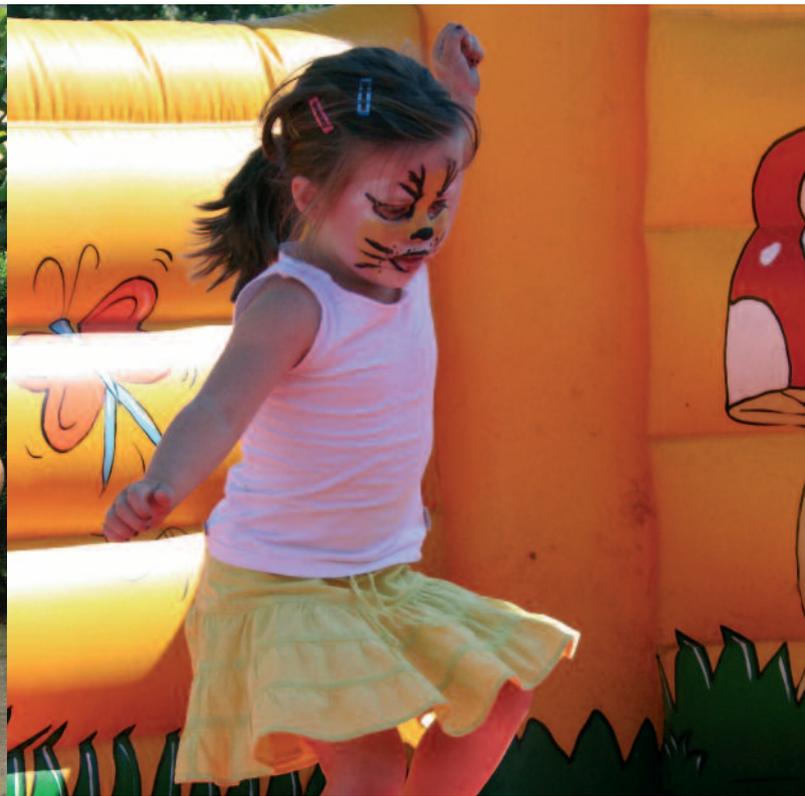
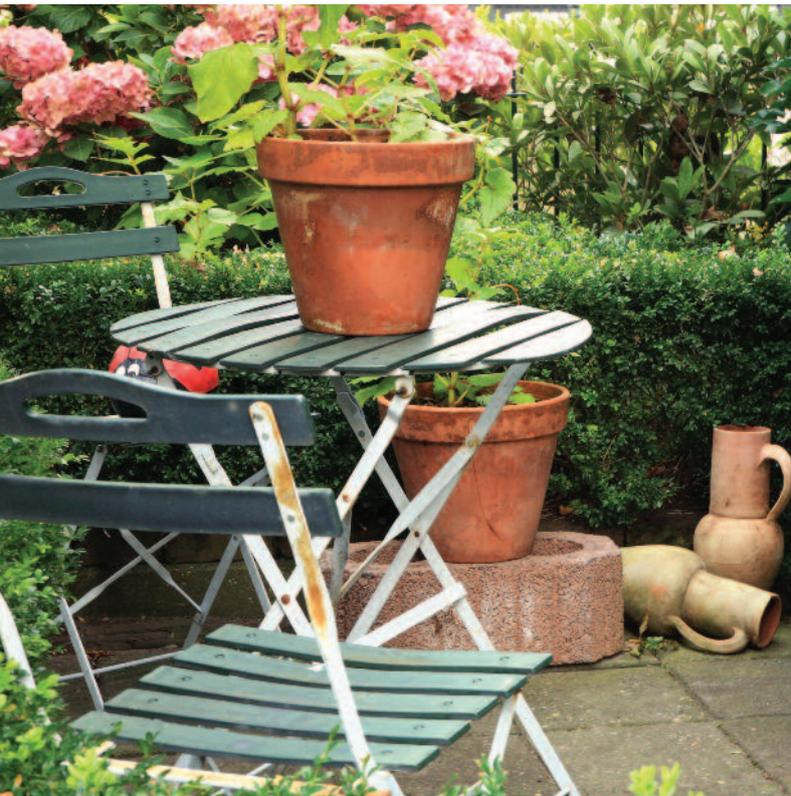


Circuit and District Shield

Summary

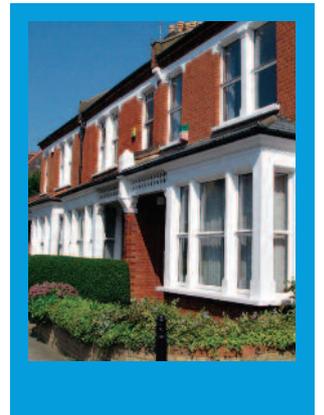


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This is a summary of the cover provided by the Methodist Insurance PLC Circuit and District Shield policy.

- The policy is underwritten by Methodist Insurance PLC.
- This policy summary does not contain full details and conditions of the insurance – these are located in the policy document.
- We will send the policy document to you after you have taken out the insurance, but it is available beforehand from us on request.
- The policy (other than the Legal expenses section) shall be governed by and construed in accordance with the law of England and Wales unless the Insured's central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
The Legal expenses section shall be governed by English law.
- 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



General exclusions

General exclusions include war, terrorism, (some cover provided under some sections as stated) computer virus, wear and tear and damage caused by cleaning.

Property damage (buildings and contents)

Features and benefits

- You choose the sums insured for buildings and contents. Unless stated otherwise, this is the most we will pay for a claim.
- Full range of insured risks such as fire, storm, flood, malicious damage, accidental damage, theft and subsidence.

Extensions include

- Up to £2,500 for unspecified business equipment used in a Circuit or District office or while anywhere in the UK.
- Personal belongings and personal money belonging to ministers, visitors or employees whilst in a Manse. £250 per person.
- Temporary accommodation following insured damage to the Manse. Limit 20% of the buildings sum insured.
- Temporary storage of any Circuit or District contents. Limit 20% of the contents sum insured.

Significant exclusions and limitations

- Standard excess £50 (£1,000 for subsidence).
- If the premises are left unoccupied for more than 60 consecutive days, we exclude theft, vandalism and damage caused by escape of water or oil, or burst pipes.
- You must ensure that your sums insured are adequate. If you do not, your claim may be reduced in proportion to the degree of underinsurance.

Loss of income

Features and benefits

- Covers loss of Circuit or District income including rent following an event insured under the Property damage section.
- Standard limit of £50,000 with a 24 month indemnity period. Higher limits available.

Extensions include

Loss of income or rent for:

- Prevention of access to premises – following damage to neighbouring property which would form an acceptable claim under this policy.
- Other venues – pays up to £10,000 if you are affected by damage at premises where you are carrying out an exhibition or fund raising event.

Significant exclusions and limitations

Money

Features and benefits

- Standard limit of £5,000. Higher limits available.

Significant exclusions and limitations

- Due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or to the use of counterfeit money.

Theft by officials

Features and benefits

Provides cover for loss of your money caused by theft by any person in your service with responsibility for money. Also covers any auditors' fees incurred with our written consent.

Significant exclusions and limitations

A standard excess of £50 applies.

Limit

£10,000 any one claim and any one period of insurance.

Liabilities

Features and benefits

- Employers' liability – cover against legal liability for injury to employees (including authorised volunteers), £10,000,000 inclusive of all legal costs and expenses (£5,000,000 if terrorism-related).
- Public & products liability – cover against injury to others or damage to their property -£5,000,000 limit of indemnity. Legal costs and expenses payable in addition.
- We include fund raising activities under your control anywhere in the UK within the definition of business.
- Trustee indemnity up to £250,000 (£50,000 for documents) any one period of insurance, inclusive of all legal costs and expenses.

Extensions include

- Cover for your liabilities arising from the provision of pastoral care to individuals seeking the help of Circuit or District officials. Cover applies to claims first made against you during the period of insurance in respect of injury or damage to property, (£5,000,000 any one period of insurance) or pecuniary losses where the claim does not involve an injury or damage to property (£100,000 any one period of insurance).
- Covers claims first made against you during the period of insurance in respect of errors or omissions in providing services and facilities e.g. the double booking of wedding ceremonies. Limit £100,000 any one period of insurance.
- Cover for errors or omissions in the examination of your accounts made by an independent examiner appointed by you. Cover applies to claims first made in the period of insurance. Limit £25,000 any one period of insurance.
- Libel and slander claims first made against you during the period of insurance. Limit £100,000 any one period of insurance.

Significant exclusions and limitations

- Legal costs and expenses for claims arising from the USA or Canada are included within the limit of indemnity.

- Wilful or deliberate libel and slander.

Optional extension

Features and benefits

Please contact us if you require cover for the following:

- Professional Counselling services - carried out by accredited counsellors whilst working for you and under your authority.

Significant exclusions and limitations

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), with the legal advice service provided by DAS Law Limited and/or a preferred law firm on behalf of 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).

Value-added service:

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for the proprietor, employees and their immediate family members.
- Employment Manual - offering online employment guidance.
- DAS businesslaw - offering online business law guidance. Some services are only available for a fee.

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 £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

Personal accident

Features and benefits

- Cover for accidental injury to or death of:
 - Ministers and deacons
 - Retired Ministers, deacons, local preachers, employees and voluntary workers whilst engaged in your business or activities.
- Standard cover of £10,000 for death, loss of sight or loss of limbs is provided.

Significant exclusions and limitations

- Certain hazardous sports or activities as detailed in the policy.
- Persons over the age of 80 years.

Terrorism

You may choose to add Terrorism insurance to cover all of your property insured by the policy. Cover can be extended to include your loss of revenue and/or additional costs following an interruption caused by an act of terrorism.

Features and benefits

- Acts of terrorism in England, Wales and Scotland.

Significant exclusions and limitations

- Terrorism cover must be arranged for all* your insured property in England, Wales and Scotland whether or not this is with us.

*Certain exceptions apply. Please ask us if you are unsure.
- Cover will be limited to the sums insured you have selected or the limit of liability stated in your policy.

General information

Making a claim

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

0345 606 1331

24 hours a day 7 days a week

email: methodistsclaims@micmail.com

For legal expenses claims

You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. You can write to:

Legal Claims Centre
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Telephone: 0345 601 2791

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

Tel: 0345 606 1331

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.

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 0 234 567

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

Web: 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

or write to:

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

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



Methodist Insurance PLC,
St Ann's House,
St Ann's Place,
Manchester M2 7LP
Tel: 0345 606 1331 Fax: 0345 604 6302
www.methodistinsurance.co.uk

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