

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. The Legal Expenses section has been arranged in conjunction with DAS Legal Expenses Company Limited.
- 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.
- This policy shall be governed by and construed in accordance with the law of the Republic of Ireland.



General exclusions

General exclusions include war, terrorism, 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 €3,750 for unspecified business equipment used in a church office or while anywhere in the Republic of Ireland or UK.
- Personal belongings and personal money belonging to ministers, visitors or employees whilst in a Manse. €320 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 €60 (€1,500 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 €75,000 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 €15,000 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 €7,500. 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

Standard excess €75

Limit

€11,500 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), €13,000,000 inclusive of all legal costs and expenses.
- Public & products liability – cover against injury to others or damage to their property €6,500,000 limit of indemnity. Legal costs and expenses payable in addition.
- We include fund raising activities under your control anywhere in the Republic of Ireland and UK within the definition of business.
- Trustee indemnity up to €287,500 (€75,000 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, (€6,500,000 any one period of insurance) or pecuniary losses where the claim does not involve an injury or damage to property (€150,000 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 €150,000 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 €37,500 any one period of insurance.
- Libel and slander claims first made against you during the period of insurance. Limit €150,000 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).

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 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.

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.

Personal accident

Features and benefits

- Cover for accidental injury to or death of ministers, deacons and for retired ministers, deacons, local preachers, employees and voluntary workers whilst engaged in your business or activities.
- Standard cover of €15,000 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.

General information

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

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 policy holders of Methodist Insurance 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 authorized 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

Notes

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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.



Methodist Insurance PLC
St Ann's House
St Ann's Place
Manchester
M2 7LP

www.methodistinsurance.co.uk

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Methodist Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and regulated by the Central Bank of Ireland for Conduct of Business rules.