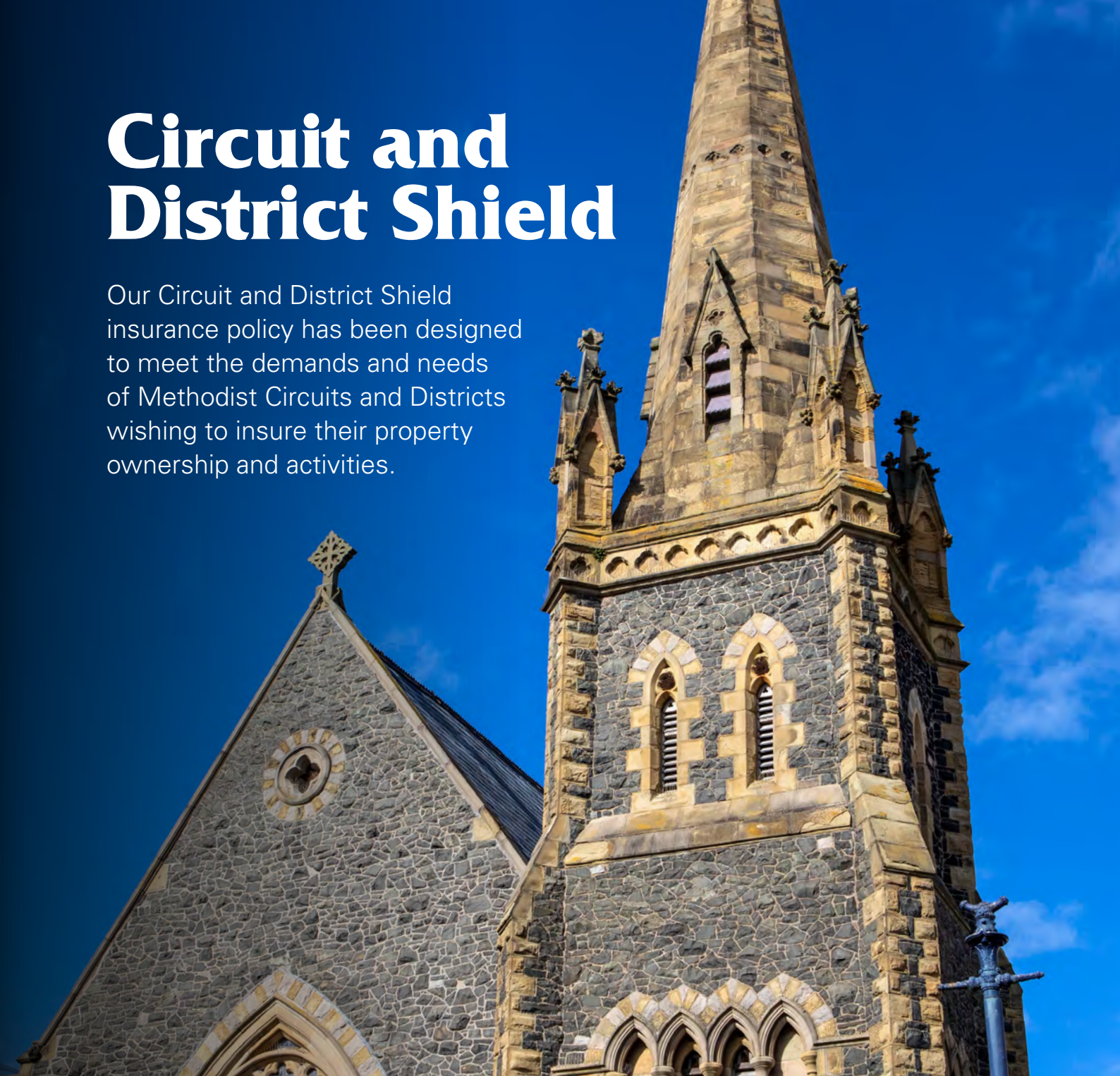


# Circuit and District Shield

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



## Summary of Cover

This document provides a summary of the features and benefits of the Circuit and District Shield insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the policy document and schedule.

A policy document is available from us or your broker.

# Contents

The policy is made up of a number of sections of cover. Your quote or renewal documentation will show which sections of cover you have selected.

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## Our support for Circuit & District Shield customers



**Excellent rated claims  
service**

[www.methodistinsurance.co.uk/  
claims](http://www.methodistinsurance.co.uk/claims)



**Specialist risk  
management guidance**

[www.methodistinsurance.co.uk/  
risk-management](http://www.methodistinsurance.co.uk/risk-management)



**Helplines including  
business assistance,  
commercial legal  
advice and counselling**

**For further details, please refer to your policy document.**

**Please contact us or your broker if you would like this booklet in large print, braille or audio format; or if you would like to receive future literature in another format.**

# What you need to do

## Your obligations

- ▶ You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.
- ▶ You must tell us as soon as reasonably possible if any of the details you have told us change.
- ▶ You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- ▶ You must tell us as soon as you become aware of any event which may result in a claim.

## Your cover

Please note this summary relates to our standard policy cover.

Please contact us or your broker if you have any specific needs or requirements, for example if the limits are insufficient to meet your needs.

## Section 1 – Property damage

Cover is for damage to buildings and contents caused by the following events. Your schedule will show which events are insured.

- ▶ 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 and sanitary fixtures
- ▶ Subsidence, heave or landslip

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

**Sums insured must be set at the appropriate values to avoid underinsurance.**

The sum insured is the amount for which you insure your buildings and items of contents.

- ▶ Buildings: the sum insured should reflect the cost to rebuild including any demolition costs, professional fees, removal of debris and, where applicable, VAT. Note the market value of a property does not reflect the cost of rebuilding the property and should not be used as a guide.
- ▶ Contents: where repairs cannot be carried out, it should reflect the cost for replacement as new.

Underinsurance occurs when a sum insured is less than the actual costs of rebuilding buildings or replacing items of contents.

If the sum insured for buildings or contents is underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual cost. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{£100,000 \text{ (policy sum insured)}}{£200,000 \text{ (actual value at risk)}} \times £50,000 \text{ (claim amount)} = £25,000 \text{ (claim payment)}$$

Cover	Standard wording
Basis of settlement	Reinstatement
Inflation protection	Included

**Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.**

Extension	Standard limit
Temporary accommodation	20% of buildings sum insured
Temporary storage	20% of contents sum insured
Damage to services	Included
Trace and access	£5,000
Damage to the grounds by the emergency services	Included
Selling the building	Included
Locks and keys	£1,000
Loss of oil, gas and water	Included
Contents in the garden	£2,500

Extension	Standard limit
Contents temporarily removed	20% of contents sum insured
Business equipment	Specified items - amount shown in schedule Unspecified items - £2,500
Personal belongings	£250 per person
Title deeds	Included
Circuit or District trips	£500
New contents or buildings acquired during the period of insurance	Contents - £50,000 Buildings - £200,000
Donated goods	£5,000
Exhibitions, festivals and events	£5,000
Headstones and monuments	£1,500
Bequeathed property	Buildings - £250,000 Other property - £5,000

**Please refer to section 1 in your policy document for full details of the following exclusions.**

#### **Insurable events exclusions**

##### **Riot**

- ▶ Confiscation by government

##### **Malicious persons**

- ▶ Confiscation by government
- ▶ Unoccupied buildings
- ▶ Damage caused by you

##### **Storm/Flood**

- ▶ Frost
- ▶ Water table level
- ▶ Fences, gates and hedges

##### **Escape of water/Burst pipes/**

##### **Escape of oil**

- ▶ Unoccupied buildings

##### **Falling trees**

- ▶ Fences, gates, hedges and cost of removal

##### **Accidental damage**

- ▶ Specifically insured
- ▶ Gradual causes, depreciation and defective design or workmanship
- ▶ Processing
- ▶ Confiscation by government
- ▶ Mechanical or electrical breakdown
- ▶ Collapse or cracking
- ▶ Hardstanding areas
- ▶ Damage caused by guests
- ▶ Wind turbines

##### **Theft or attempted theft**

- ▶ Deception
- ▶ Damage caused by you
- ▶ Unoccupied buildings
- ▶ Sublet restriction

##### **Glass and sanitary fixtures**

- ▶ Existing damage
- ▶ Unfixed glass
- ▶ Alterations

continued

**Subsidence, heave or landslip**

- ▶ External property
- ▶ Floor slabs
- ▶ Normal settlement, shrinkage or expansion
- ▶ New structures
- ▶ Erosion
- ▶ Alterations
- ▶ Faulty workmanship or materials
- ▶ Other sources of compensation

**Section exclusions**

- |  |  |
|--|--|
| <b>i.</b> Excess                       | <b>iv.</b> Moveable property in the open |
| <b>ii.</b> Wet or dry rot              | <b>v.</b> Consequential loss             |
| <b>iii.</b> Pollution or contamination |  |



## Section 2 – Loss of income

Provides insurance cover to protect your income following a property damage loss.

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

**Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.**

Extension	Standard limit
Prevention of access – Damage	Included
Loss of telephone, electricity, gas or water	Included
Food poisoning, defective sanitation, vermin, murder or suicide	Included
Book debts	£10,000
Other venues	£10,000
Suppliers' extension	£10,000
Circuit or District event	£1,000

**Please refer to section 2 in your policy document for full details of the following exclusion.**

### Section exclusion

- Unnecessary delay

Exclusions under the Property damage section also apply (please refer to section 1 for full details).

## Section 3 – Money

Provides cover for loss of money anywhere in the geographical limits. The standard limit is £5,000.

**Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.**

Extension	Standard limit
Damage to safes	£5,000
Damage to personal effects	£1,000 per person

**Please refer to section 3 in your policy document for full details of the following exclusions and conditions.**

### Section exclusions

- |                         |                                   |
|-------------------------|-----------------------------------|
| i. Excess               | iv. Deception                     |
| ii. Personal money      | v. Errors or unexplained shortage |
| iii. Unattended vehicle |                                   |



## Section 4 - Theft by officials

Provides cover for loss of your money (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee, official or volunteer.

The standard limit for any one claim is £10,000.

Extension	Standard limit
Auditor's fees and rewriting of system records	Up to the limit of indemnity
Previous insurance	Up to the limit of indemnity
Pension fund trustees	Up to the limit of indemnity
Temporary agency staff	Up to the limit of indemnity

**Please refer to section 4 in your policy document for full details of the following exclusions and conditions.**

### Section exclusions

- |  |                                     |
|--|-------------------------------------|
| <b>i.</b> Consequential loss or loss of interest | <b>iii.</b> Before policy inception |
| <b>ii.</b> Existing concerns                     | <b>iv.</b> Excess                   |

### Section conditions

- |                               |                           |
|-------------------------------|---------------------------|
| <b>1.</b> Notice of loss      | <b>4.</b> Due diligence   |
| <b>2.</b> Recoveries          | <b>5.</b> Loss prevention |
| <b>3.</b> Deduction from loss |                           |

## Section 5 - Liabilities

### Employers' liability

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.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) for any one event.

Extension	Standard limit
Compensation for court attendance	Officers of the Circuit or District – £500 per day Employees – £250 per day
Unsatisfied court judgements	Included
Corporate manslaughter defence costs	£1,000,000 any one period of insurance

**Please refer to section 5, cover 1 in your policy document for full details of the following exclusion.**

#### Employers' liability exclusion

- Road traffic legislation

### Public and products liability

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.

The standard limit is £5,000,000.

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.

Extension	Standard limit
Compensation for court attendance	Officers of the Circuit or District - £500 per day Employees - £250 per day
Contingent motor liability	Included
Cross liabilities	Included
Data protection	Damages – £1,000,000 any one period of insurance Costs – £100,000 any one period of insurance
Defective Premises Act	Included
Errors and omissions	£100,000 any one period of insurance
Errors and omissions - Independent examination	£25,000 any one period of insurance
Libel and slander	£100,000 any one period of insurance
Overseas personal liability	Included

Extension	Standard limit
Pastoral care indemnity	Injury or property damage - £5,000,000 any one period of insurance Financial loss - £100,000 any one period of insurance
Trustee indemnity	Loss of documents - £50,000 any one period of insurance All other claims - £250,000 any one period of insurance
Professional counselling services	Optional
Corporate manslaughter defence costs	£1,000,000 any one period of insurance

**Please refer to section 5, cover 2 in your policy document for full details of the following exclusions.**

#### Public and products liability exclusions

- |  |  |
|--|--|
| 1. Advice  | 11. Overseas work                                      |
| 2. Asbestos  | 12. Pollution or contamination                         |
| 3. Contractual liability                               | 13. Products incorporated in craft, vehicles and plant |
| 4. Contract clauses                                    | 14. Pastoral care                                      |
| 5. Property in your custody                            | 15. Professional counselling                           |
| 6. Defect in premises disposed of                      | 16. Vehicles and crafts                                |
| 7. Product defects and recall                          | 17. Terrorism  |
| 8. Injury to employees                                 |  |
| 9. Fines or penalties                                  |  |
| 10. Premises in and Products exported to North America |  |

#### Prosecution defence costs

Provides you with cover for legal costs and expenses and costs awarded against you resulting from a breach of:

- ▶ the Health & Safety at Work etc. Act 1974
- ▶ Part II of the Consumer Protection Act 1987
- ▶ the Food Safety Act 1990

The limit is £500,000 for any one claim.

Please refer to section 5 in your policy document for full details of the exclusions that apply to this cover.

**Please refer to your policy schedule for full details of the following exclusion.**

#### Liabilities section exclusion

- ▶ Cyber

## Section 6 - Legal expenses

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

Access to telephone legal advice, alongside legal expenses cover for a range of legal issues that may arise, up to a limit of £250,000 for legal costs and expenses and employment compensation awards (the compensation award is further limited to a £1,000,000 limit in total for all such awards in any one period of insurance).

In all civil cases, apart from those arising under your cover for 'Employment practices legal protection and compensation awards' and 'Legal defence', 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 ARAG.

In certain circumstances (with ARAG's prior agreement) you may appoint your own legal representative when legal proceedings start or if there is a conflict of interest, who will be subject to ARAG's standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

### Cover is provided for the following legal issues:

Employment practices legal protection and compensation awards
Legal defence
Statutory licence appeal
Contract disputes
Debt recovery
Property protection and personal injury
Tax protection

**Please refer to section 6 in your policy document for full details of the following exclusions and conditions.**

### Section exclusions

- |                                      |  |
|--------------------------------------|--|
| 1. Late notification                 | 8. A dispute with us or ARAG                                     |
| 2. Costs ARAG have not agreed        | 9. Shareholding or partnership disputes                          |
| 3. Court awards and fines            | 10. Judicial review, coroner's inquest or fatal accident inquiry |
| 4. Legal action ARAG have not agreed | 11. Bankruptcy   |
| 5. Intellectual property rights      | 12. Libel and slander  |
| 6. Deliberate acts                   | 13. Litigant in person   |
| 7. Franchise or agency agreements    |  |

### Section conditions

- |   |                                |
|---|--------------------------------|
| 1. Your representation                                  | 6. Withdrawing cover           |
| 2. Your responsibilities                                | 7. Expert opinion              |
| 3. Offers to settle a claim                             | 8. Arbitration                 |
| 4. Assessing and recovering costs                       | 9. Keeping to the policy terms |
| 5. Cancelling an appointed representative's appointment | 10. Equivalent laws            |

## Section 7 – Personal accident

Provides compensation to the insured in the event of accidental bodily injury to the following insured persons, when working on behalf of the insured, causing temporary or permanent disablement or death:

- ▶ Ministers and Deacons
- ▶ Retired Ministers and Deacons named on the Circuit plan
- ▶ Employees and volunteers
- ▶ Local Preachers and helpers named on the Circuit plan

### Benefits

Occurrence	Level of benefit 0-15 years of age	Level of benefit 16-80 years of age
Death	£5,000	£10,000
Loss of limb(s) or eye(s)	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement	£10 per week	£100 per week

Extension	Standard limit
Medical and other expenses	Medical expenses - £2,500 Personal effects - £1,000 Hospital benefit - up to £200
Assault	£5,000

**Please refer to section 7 in your policy document for full details of the following exclusions.**

#### Section exclusions

- |   |                                |
|---|--------------------------------|
| <b>1a.</b> Criminal acts  | <b>1f.</b> Excluded activities |
| <b>1b.</b> Suicide, STIs, psychiatric conditions and the influence of drugs | <b>1g.</b> Needless peril      |
| <b>1c.</b> Alcohol and drugs  | <b>2.</b> Terrorism            |
| <b>1d.</b> Pre-existing health problems                                     | <b>3.</b> Age limit            |
| <b>1e.</b> Childbirth or pregnancy  |                                |

## Section 8 - Terrorism

Provides cover for damage to your property and, if you choose, resultant loss of income that is insured under other sections of this policy following an Act of Terrorism.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent as defined by the Territorial Sea Act 1987. Cover is provided up to the relevant sum insured under the Property damage or Loss of income section.

### Optional cover

- ▶ Non-damage Loss of income

**Please refer to section 8 in your policy document for full details of the following exclusions and condition.**

### Section exclusions

- ▶ Riot, civil commotion or war
- ▶ Computer virus, hacking or phishing

### Section condition

- ▶ Burden of proof

## General exclusions

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

**Please refer to your policy document and policy schedule for full details of the following exclusions.**

- ▶ Property insured elsewhere
- ▶ Radioactive contamination
- ▶ War risks
- ▶ Date recognition
- ▶ Terrorism
- ▶ Cyber (Property)
- ▶ Infectious or communicable disease

## General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding conditions/limitations that apply to each section).

**Please refer to your policy document for full details of the following conditions.**

- ▶ Policy voidable
- ▶ Your duty of care
- ▶ Alteration of risk
- ▶ Multiple insurance
- ▶ Fraudulent claims
- ▶ Arbitration
- ▶ Cancellation
- ▶ Sanctions
- ▶ Assignment
- ▶ Law applicable
- ▶ Rights of third parties



# Important questions answered

## Who is the policy underwritten by?

Methodist Insurance plc. The legal expenses section is arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG).

## How long will the policy run for?

Generally 12 months from the start date shown on your policy schedule.

## What are the payment options?

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 am I covered?

In England, Scotland, Wales, Northern Ireland, Republic of Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule and policy document.

## How can the policy be cancelled?

- ▶ We have the right to cancel your policy by sending 14 days' notice and a refund of the proportionate premium for the unexpired cover will be given.
- ▶ You may request to cancel the policy at any time. There is no refund of premium if you do.

There are certain circumstances, for example in the Alteration of risk, Policy voidable, Fraudulent claims and Sanctions conditions, where this may vary.

## What happens at renewal?

We will send 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 I make a claim?

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

For enquiries about existing claims, services are available from **Monday to Friday 8am to 6pm**.

**For claims (other than Legal expenses) call:**

 **0345 606 1331**

**For Legal expenses claims call:**

**ARAG Legal Expenses Insurance Company Ltd**

 **0345 601 2791**

Full details of our claims conditions can be found in the policy documentation.

## How do I make a complaint?

If you are unhappy with our products or service, please let us know as soon as possible.

### For all complaints (other than Legal expenses complaints)

You can contact us on:

 **0345 606 1331**

or email us at:

 **enquiries@micmail.com**

### For Legal expenses complaints

You can contact ARAG on:

 **0344 893 9013**

Or email ARAG at:

 **customer-relations@arag.co.uk**

Full details of our complaints procedure can be found in the policy document.

## What happens if Methodist Insurance can't meet its obligations?

Methodist Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if Methodist Insurance plc is unable to meet its obligations.

Further information about the compensation scheme is available at:

 **www.fscs.org.uk**

Or you can contact the FSCS by email at:

 **enquiries@fscs.org.uk**

or by calling:

 **0800 678 1100** (+44 207 741 4100 from abroad)

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