

Church Shield

Application

METHODIST INSURANCE CHURCH SHIELD APPLICATION FORM

IMPORTANT NOTE

You must give full and true answers to all questions.

You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know.

If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

A copy of your application is available on request.

The Declaration at the end of this Application form must be completed.

Please complete in BLOCK CAPITALS and tick where indicated, use additional sheets if necessary.

How we use your data

We take data protection seriously and your privacy is important to us. We will process your data in accordance with the applicable data protection law. Please ensure you read the 'How we will use your data' notice at the end of this form.

Church details

1 Name of Church

2 Denomination

3 In whose name is the insurance to stand

4 Methodist Circuit (if applicable)

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5 Full Address of Church

Postcode	Telephone
Fax	Email address

6 Name & Address for Correspondence

Postcode	Telephone
Fax	Email address

7 Date insurance is required from:

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Note: unless we have confirmed otherwise, no insurance will be in force until we have accepted this application.

Other interests

Please give details of the names and addresses of additional interests (such as Banks, Mortgagees, Lessors etc) to be noted in the policy together with the nature of their interest.

Name

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Name

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Address

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Address

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Tel. No.

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Tel. No.

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Nature of Interest

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Nature of Interest

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Ref. No.

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Ref. No.

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Section 1 Property

1 Buildings

The sum insured should include fixtures and fittings, pews, heating and lighting installations, windows (including stained glass windows), outbuildings, boundary walls, gates and fences, paths, drives and paved areas.

Note: The sums to be insured should represent the full cost of rebuilding including architects, surveyors, consulting engineers & legal fees, the cost of debris removal, the cost of meeting Public Authority requirements and VAT if appropriate.

Church	£	<input type="text"/>
Hall	£	<input type="text"/>
Others (including brief description)	£	<input type="text"/>
<input type="text"/>		
Total	£	<input type="text"/>

2 Contents

The sums insured should represent the full reinstatement cost of all moveable furniture, soft furnishings, pianos, moveable fonts, pulpits and all other contents.

Church	£	<input type="text"/>
Hall	£	<input type="text"/>
Others (including brief description)	£	<input type="text"/>
<input type="text"/>		
Total	£	<input type="text"/>

3 Organ

The sum insured should represent the full replacement cost of the organ as new. If in the event of a serious or total loss you would wish to replace the organ with a modern alternative then **electronic organ replacement cover** is available. For full details please contact us.

Make	<input type="text"/>	Model	<input type="text"/>
Year Built	<input type="text"/>	Maintained by	<input type="text"/>
No. of Manuals/No. of Speaking Stops	<input type="text"/>	Sum Insured	£ <input type="text"/>

4 Subsidence

The standard policy provides no cover for subsidence apart from private dwelling houses.

Do you require subsidence cover?

Yes
 No

Section 2 Loss of income

Standard Limit is 10% of total sum insured for Buildings Organs & Contents

State your annual income from:

Lettings, collections, etc.	£	<input type="text"/>
Rents from offices, shops, etc.	£	<input type="text"/>
Multiply the answer by 3	£	<input type="text"/>

Cover is based on 36 months disruption.

If you require a higher than standard limit, please advise the sum to be insured £

Section 3 Money

Standard Limits

For non-negotiable money eg crossed cheques and postal orders.	£250,000 any one loss
Loss of money in transit or in a bank night safe.	£5,000 any one loss
Loss of money while being counted or in the home of a church official.	£5,000 any one loss
Loss of money from a locked safe on the premises.	£5,000 any one loss
Any other loss.	£500

Are the limits sufficient?

Yes No

If NO, please indicate the limit you would require and a quotation will be provided. £

Section 4 Theft by officials

See summary of cover for details of cover

Section 5 Liability

Please provide the Employer Reference Number (ERN) for your business (the ERN is often referred to on tax forms as the employer's PAYE reference and is provided by HMRC to every business which is registered with them as an employer). Where your business has more than one ERN, you must individually list each number together with the name of the subsidiary company using the box below.

If you do not have an ERN, please confirm that you are exempt from holding one

Yes

Standard Limits

Employers' Liability £10,000,000
 Public Liability £5,000,000
 Products Liability £5,000,000

Are the standard limits for Public & Products Liability sufficient? Yes No

If you require higher limits and would like a quotation, please indicate below.

Limit required £7,500,000 £10,000,000

Optional cover – Professional Counselling

Do you require a quotation for Professional counselling cover Yes No

Section 6 Legal expenses

See summary of cover for details of cover.

Section 7 Personal accident

This covers accidental injury to or death of your church officials, employees and volunteers whilst carrying out your activities, children up to the age of 15 years taking part in activities organised by you and members of a UK-tour organised by you.

The standard benefits are detailed in the following table:

Benefits		
	16-80 years (inclusive)	0-15 years (inclusive)
Death		£5,000
Loss of: sight, one or more limb(s)		£10,000
Permanent total disablement from usual occupation or occupation the individual is suited to	£10,000	£10,000
Temporary total disablement from normal church duties or usual occupation	£100 per week	£10 per week

If you require cover above the standard benefits please contact us to discuss this further.

Section 8 Terrorism

This optional section provides cover for damage to your property and resulting loss of income insured under other sections of this policy following an act of terrorism.

Note: For premises located in England, Wales or Scotland (excluding property located in the Channel Islands, Isle of Man and Northern Ireland) you must abide by the 'all or nothing' rule, ensuring all property you are responsible for is insured, whether under this policy or any other policy and whether insured with us or not, or will be insured for terrorist damage via a member of Pool Re.

Do you require cover for terrorism? Yes No

If yes, we will contact you to discuss this further.

Fine art and collections

The property damage section covers items on a 'modern replacement' basis.

We can provide cover for fine art and collections or antiques on a market or agreed value basis, to account or artistic value.

Is cover required?

Yes

No

If 'Yes', we will need to provide a supplementary questionnaire for completion.

General information to be completed by all applicants

If you tick any of the shaded boxes, please provide full details

- 1** The sums insured represent not less than the full value of the property insured, the calculation of value being on the same basis as the selected basis of claims settlement. Yes No
- 2** The building is
- a) built of brick, stone or concrete and roofed with slates, tiles or concrete? Yes No
- b) in good repair and free from damage or defect of any kind? Yes No
- c) in an area normally free from flooding? Yes No
- d) free from and in an area normally free from subsidence, ground heave, landslip or coastal erosion? Yes No
- e) free from previous underpinning or any remedial action of any type in connection with subsidence, ground heave, landslip or coastal erosion? Yes No
- f) fitted with a burglar alarm? Yes No
- 3** Are the premises or any part of them
- a) used solely for church activities and not for any business or commercial purpose? Yes No
- b) unoccupied or not in use? Yes No
- 4** Do you hire out, loan or lend any parts of the premises to any organisation or persons who do not come under your authority directly in connection with your church business or activities? Yes No
- If yes, do you check that they have any Public Liability insurance in force? Yes No
- 5** Do you have any plant or machinery which require statutory inspections such as lifts? Yes No

If yes, please confirm if you have an inspection contract in place with a bona fide inspection company for such plant or machinery

6 Do you have a written child protection policy in force?

Yes No

If NO, please detail the child safety measures undertaken by the Church

[Empty text box for child safety measures]

7 Do the buildings or any part of them have a national or local listing or planning requirement which means that the building must be reinstated in its original or similar form in the event of damage?

Yes No

8 Are you now or have you previously, been insured against any of the risks proposed?

Yes No

If YES, state:

a) Name and address of the Insurer:

[Text box for insurer name and address]
[Text box for insurer name and address]
[Text box for insurer name and address]
[Text box for insurer name and address]
[Text box for insurer name and address]
Postcode

b) Policy No:

[Text box for policy number]

c) Expiry date of policy:

[Text box for policy expiry date]

d) Expiry date of Long Term Agreement (If not applicable state NONE)

[Text box for long term agreement expiry date]

9 Has any Insurer

a) Declined a proposal, cancelled or refused to renew a policy?

Yes No

b) Increased the premium or imposed special terms at any time in respect of the events insured?

Yes No

Please give full details

[Empty text box for details of insurer issues]

10 During the last 5 years, have you suffered loss, destruction or damage or been liable for accidents involving other persons in respect of the events which you wish to insure, whether insured or not?

Yes No

Please give full details

[Empty text box for details of loss or damage]

11 To your knowledge, have you or any church official or trustee ever been

a) **Convicted of any criminal offence other than a driving offence or have any motoring - motoring prosecutions pending? You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974**

Yes No

b) **Declared bankrupt or held any unsatisfied County Court Judgement?**

Yes No **Long term agreement complete only if required**

You can receive a 25% discount on your annual premium in exchange for your agreement to offer to insure with us for 5 years. If you are interested, please read the following terms of the agreement carefully and sign where indicated.

Agreement

The policy remains an annual contract but you agree to offer to renew the policy at each renewal, until the expiry date. We may choose not to accept your offer to renew. You are released from the Agreement, without penalty, if we do this or if we cancel the policy or change the terms, conditions or price.

Premium adjustments to take account of such things as inflation, changes to sums insured or new property you acquire do not constitute a change in price. Similarly, you will not incur penalties should you reduce the sums insured to match changes that occur or if you have to cancel the policy because you no longer own the premises. Otherwise, if you break the Agreement once it is in force, you will be liable to pay us a withdrawal fee in accordance with the following scale.

Time of withdrawal from the Agreement	Percentage of the annual premium payable
Year 1 At or before the first policy renewal occurring after the start of the Agreement.	12.5%
Year 2 During the next year of insurance or at the next policy renewal.	10%
Year 3 During the next year of insurance or at the next policy renewal	7.5%
Year 4 During the next year of insurance.	5%

I/we wish to be committed to the Agreement shown above.

Name

Signature

Date

Disclosure of additional material circumstances

Please read the paragraph about material circumstances which appears at the head of this application form. If there are any material circumstances that have not been covered by the questions set out above you must disclose them to us. Please use the box below.

Law applicable

This policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Declaration

I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.

I/We agree to accept a policy in the Company's usual form for this class of business

Signed

Date

Position

How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Methodist Insurance plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.methodistinsurance.co.uk/general/security-and-privacy or contact our Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email compliance@micmail.com.



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