

Church Shield

Summary of cover

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Church Shield summary of cover

Introduction

Our Church Shield policy has been designed to meet the demands and needs of those wishing to insure the risks associated with managing churches.

This document provides only a summary of the main benefits of the Church Shield insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. For full details of all policy benefits and terms you should read the policy document and your schedule. A policy document is available by contacting us or your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance.

Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.

Church Shield – at a glance

Our Church Shield insurance policy includes the following covers as standard:

| Section of cover | Overview |
|-----------------------------|---|
| Property damage | Covers the buildings and contents of your church(es) and hall(s). |
| Loss of income | Up to 10% of the total sum insured for buildings and contents for your loss of income over a maximum of 36 months following property damage. |
| Money | Covers loss of church money up to £5,000 whilst in transit or in a locked safe. |
| Theft by officials | Up to £10,000 for your loss of money following theft by an employee, volunteer or official. |
| Liabilities | Covers you if you are found liable at law for: |
| Employers' liability | Injury to an employee or volunteer – up to £10,000,000. |
| Public & products liability | Injury to a member of the public or damage to their property – up to £5,000,000. |
| Legal expenses | Up to £250,000 for legal costs and expenses to protect your position on a range of legal issues. With this cover you have access to a 24-hour, 365-days a year legal and counselling telephone helpline which provides initial advice on any church related matter from qualified personnel. |
| Personal accident | Benefit payments following accidental injury to, or death of, employees & volunteers. |

In addition, you may also add the following optional covers:

| Section of cover | Overview |
|--------------------------|---|
| Terrorism | Covers damage to your property and loss of income following an act of terrorism. |
| Fine art and collections | Covers fine art, collections or antiques on a market or agreed value basis, to account for antique or artistic value. |

Things for you to think about

Please note this summary relates to our standard policy contract, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker to discuss further.

Important information

This policy is underwritten by

Methodist Insurance plc. The legal expenses section is arranged through 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.

Duration of your policy

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

Renewal of your policy

We will send you 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 you pay

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 are you covered

- Your church and hall buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your church and hall buildings and in certain circumstances anywhere in the United Kingdom, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your church business and activities conducted in the United Kingdom, the Channel Islands and the Isle of Man.

Excess

Some cover sections will carry an 'excess'. An excess is the first amount of any claim or event that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.

Cancellation rights

We have the right to cancel your policy by sending 14 days' notice and shall refund you the proportionate premium for the unexpired cover, this is shown in the policy document under the General conditions – Cancellation.

This policy does not entitle you to a cooling-off period.

General and Security conditions

The following general and security conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonably possible of any alteration of risk which increases the risk of damage, injury or liability including major structural alterations or repairs at the premises and any material change in the use of the premises.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.
- It is a condition that all locks, bolts and other protective devices fitted to the premises must be put into full use whenever the premises are not attended by you or an authorised person.
- Where the premises is protected by an intruder alarm, you will maintain the installation in full and efficient working order at all times, including a maintenance and testing arrangement approved by us. No alteration or variation of the system shall be made without our consent. You must immediately advise us of any notice from the police or a security organisation that signals may be or will be disregarded.
- Where the premises is protected by a fire alarm installation, you will maintain the installation in full and efficient working order at all times, including a maintenance contract with approved engineers, advise of changes to the installation and notify the maintenance contractor of any apparent defect in the system or its signalling.
- It is a condition that external windows containing stained glass, grisaille, figured glass or etched glass are externally protected by polycarbonate sheeting or stainless steel grilles which entirely cover the windows.

Please refer to the General conditions, Claims conditions and Protection conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

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

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings, organs and contents of your church(es) and hall(s) against damage caused by the following events:

- 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, sanitary fixtures and signs

How much you will be insured for

Church Shield covers your buildings, organs and contents up to the sums insured provided by you and which are normally based upon our valuation.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For damage to your church or hall on the basis that repairs will be carried out sympathetically in keeping with the existing structure. In the unlikely event of your church or hall being damaged beyond economical repair we will pay for a modern replacement.

For contents claims, other than claims for items insured under the Personal effects extension, we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

For claims under the Personal effects extension we will pay for repairs if these can be carried out economically, otherwise we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

To reflect the unique insurance needs of the church, this section is extended to include (for the standard limit specified or otherwise the Property damage sum insured):

- Damage by an insured event to the following whilst anywhere in the UK, Isle of Man or Channel Islands (unless stated otherwise):
 - Personal belongings of employees and volunteers (including visitors and church members) whilst on your business - £250 limit per person, £1,000 any one claim.
 - Personal belongings of a member of a party travelling on a tour organised by you - £250 money limit per person, £500 any one claim.
 - Items temporarily removed for cleaning and renovation - £10,000 any one claim.
 - Donated goods - £1,000 any one item, £5,000 any one fund raising event.
 - Items not belonging to you which you are responsible for (including marquees) used in connection with a church exhibition, festival or event - £2,500 any one item, £10,000 any one event.
 - Property bequeathed to you - £250,000 for buildings, £5,000 for any other items.
- Damage by an insured event to property in the open such as lawnmowers, benches, monuments and floodlighting - £5,000 any one claim.
- The cost of making safe headstones and monuments not belonging to you - £5,000 in any one period of insurance.
- The cost of gaining access to your church or hall and/or replacing locks and keys including safe locks if keys are stolen or lost - £5,000 any one claim.
- Cover for your insurance obligations for building works at your church/hall - £150,000 any one project for the new works and site materials.

- Cover if archaeological costs are incurred following an insured event - £250,000 any one claim.
- If required your buildings sum insured will be increased by up to 20% to meet local authority conditions made under the Planning (Listed Buildings and Conservation Areas) Act 1990 following damage by an insured event.

What is not covered

Please refer to Section 1 Property damage within the policy document for full details.

- Wear and tear.
- The excess which will be agreed with you and confirmed on your policy schedule.
- Subsidence, heave or landslip – other than as specified under the Subsidence extension for private dwelling houses only.
- Terrorism – the optional Terrorism section provides this cover.
- Any value attached to an item of contents by reason of its antique or artistic value.

Are there any limitations

Please refer to Section 1 Property damage and General definitions within the policy document for full details.

- The following limits apply for contents whilst anywhere in the UK, Isle of Man or Channel Islands (these limits are part of the total sum insured shown in the schedule):
 - Communion plate away from the premises - £15,000 any one item, £30,000 in any one period of insurance.
 - Office equipment - £10,000 any one claim.
 - Musical instruments and other portable items - £2,500 any one item, £10,000 any one claim.
- A limit of £25,000 applies for each bust, effigy, tomb, monument, memorial or shrine in the building.
- Limits applying to theft of contents: £25,000 any one item of contents and £1,000 any one claim for contents in unlocked outbuildings.
- Limits applying to theft of metal:
 - Cover is limited to £5,000 for theft of external metal and £5,000 for subsequent damage in any one period of insurance.
 - Cover is subject to external metal being registered and protected by SmartWater or an alternative forensic marking system that has been approved by us.
 - If building works are ongoing, cover for theft of external metal is suspended.
- If a building becomes unused we will continue to insure it for a period of 30 days; however the sum insured will be reduced to 10% and theft or attempted theft will be limited to £2,000 any one claim.

What are your obligations

You must tell us or your broker as soon as reasonably possible if:

- The use of your church or hall ceases on a temporary or permanent basis.
- You are planning building work on your church or hall where the contract value is in excess of £150,000 and/or if the works involve the use of external scaffolding.

Things for you to think about

If any of the following apply please contact us or your broker to review:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.
- You are responsible for a modern building and require cover for subsidence.
- You have items of contents where claims settlement based on a replacement with a modern equivalent would not reflect their antique or artistic value.

Loss of income

What is covered

This section covers you for loss of income following a fire or other damage insured under the Property damage section.

In addition, cover is provided for costs you incur to continue with your activities, such as hiring alternative premises.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred over which we will pay for this cover (up to the sum insured) as a result of loss or damage to your property.

How much will you be insured for

The standard limit is 10% of the total sum insured for buildings, organs and contents any one event over a 36 month indemnity period.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

- Archaeological discoveries being made following a loss covered by this section.
- Access to your church or hall being restricted following damage to neighbouring property.
- Murder, food poisoning, defective sanitation or vermin occurring or being discovered at your church or hall.
- Damage at premises other than your own where you are holding or participating in an event - £10,000 any one claim.
- Non weather related cancellation, abandonment or postponement of an event to be held at your church, hall or elsewhere beyond your control excluding cancellation following a lack of support or anticipated lack of support - £1,000 any one claim.
- Reinstating lost data following damage to computer equipment at your church or hall - £25,000 per premises in any one period of insurance.
- Costs you incur to avoid interruption with computer operations following damage to computer equipment at your church or hall - £25,000 per premises in any one period of insurance.

What is not covered

Please refer to Section 2 Loss of income within the policy document for full details.

- Loss following damage where property damage covering your interest in the property is not in force.
- Loss where there is unnecessary delay on your part in repairing or replacing the property.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- You have concerns that your sums insured and/or indemnity period are insufficient to meet your needs.
- You have requirements outside of the standard policy extensions.

Money

What is covered

This section provides cover for loss of money. Below are the standard limits for loss of money in respect of any one loss.

- Non-negotiable money such as crossed cheques - £250,000 any one loss.
- 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 an employee or church official - £5,000 any one loss.
- Loss of money from a locked safe in your premises - £5,000 any one loss.
- Any other loss, such as theft from collection boxes - £500.

Key extensions

The cover provided by this section is extended to cover:

- Damage to any safe, strong room or offertory box following theft or attempted theft of money.
- Damage to your employees' or officials' personal belongings following theft or attempted theft of money - £1,000 per person.
- Higher limits for periods before or after a fund raising event.
- Loss following the fraudulent use of a church credit or debit card - £1,000 per card in any one period of insurance.
- Costs you incur to protect your interests following the fraudulent use of the identity of your church officials, employees or volunteers by a third party for the purpose of obtaining credit - £1,000 any one period of insurance.

What is not covered

Please refer to Section 3 Money within the policy document for full details

- Deception or false accounting.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

What are my obligations

Money in transit of £2,500 or above must be escorted as follows:

Over £2,500 - £5,000 - 2 persons

Over £5,000 - £7,500 - 3 persons

Over £7,500 - 4 persons

In addition to protecting your funds the escort condition helps keep your employees, officials and volunteers safe.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Theft by officials

What is covered

This section covers you 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. In addition, cover is provided for auditors' fees which you incur to substantiate the loss.

How much will you be insured for

The standard limit is £10,000 for all acts of theft caused by one official or two or more officials acting together.

What is not covered

Please refer to Section 4 Theft by officials within the policy document for full details.

- Losses discovered more than 24 months after this cover ends.
- The excess, which will be confirmed on your policy schedule.
- Repeated acts of theft by the same official once you have become aware of their dishonesty.

What are your obligations

- You must exercise reasonable care in the selection of officials.
- You must tell us within 14 days of a theft or suspicions of a theft.
- You have a duty of care to take reasonable steps to prevent further losses.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.

Liabilities

Employers' Liability

What is covered

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 during the period of insurance, as described in your policy schedule.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to Section 5 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Compensation if we request witnesses in connection with a claim under this section to attend court.

Amount per day per person:

- Church official or member of the church council - £500
- Employees - £250

Public and products liability

What is covered

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 which occurs during the period of insurance and in connection with your business, as described in your policy schedule.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

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.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability arising from the use by your employees of a motor vehicle that does not belong to you and is not provided by you, on your organisations business if cover is not provided elsewhere.
- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation – £100,000 any one claim and in any one period of insurance.
- Legal liability for errors and omissions in providing services and facilities, such as the double booking of your premises, if the claim is made against you and notified to us during the period of insurance – £100,000 any one period of insurance inclusive of all costs.
- Persons who hire your premises for social events, excluding hazardous events. Cover only applies with your agreement and if not provided elsewhere – £2,000,000 any one event (any one period of insurance in respect of products) inclusive of all costs.

- Legal liability arising from a claim made against you for libel or slander if the claim is made against you during the period of insurance – £250,000 any one period of insurance inclusive of all costs.
- Personal legal liability arising from activities not connected to your church business whilst temporarily abroad on church business.
- Legal liability arising from the rendering of pastoral care (excluding professional counselling) if the claim is made against you and notified to us during the period of insurance – £5,000,000 (£100,000 for financial losses) any one period of insurance inclusive of all costs.
- Personal legal liability of your trustees if they are held legally liable for errors or omissions of trustees in their management of your church if the claim is made against the trustee and notified to us during the period of insurance. Limit of indemnity for this extension – £100,000 any one period of insurance inclusive of all costs.

Optional extensions

The following extension is optional - contact us for more information.

Professional counselling services

- Legal liability arising from the provision of professional counselling services if the claim is made against you and notified to us during the period of insurance.

What is not covered

Please refer to Section 5 Liabilities within the policy document for full details.

- Liability arising from advice, design or specification whether given for a fee or not.
- Liability arising from pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident.
- Liability connected with any error or omission in the provision of pastoral care services or professional counselling services.
- Liability arising from the use of bouncy castles or other inflatables, fly walls, bungee equipment or any similar activity equipment.

What are your obligations

Most churches undertake a diverse range of activities and fundraising events including fetes, coffee mornings and concerts which this policy will provide cover for.

However, you must tell us if you are planning:

- Large events where attendance is likely to exceed 1,000 people.
- Hazardous or unusual events or activities.
- Significant overseas work or activities.
- Any change to your usual business activities that you have declared to us.
- Community outreach projects such as night shelters, advice services or food banks.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- If the limits are insufficient to meet your needs.
- You require cover for Professional counselling.
- You require cover for the legal liability of your church council for error or omissions of trustees in their management of your church.

Legal expenses

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

What is covered

Legal expenses cover for a range of legal issues that may arise up to a limit of £250,000 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 compensation award is further limited to £1,000,000 in total for all such awards in any one period of insurance).

Cover is provided for the following:

- Property protection
- Personal injury
- Legal defence
- Employment disputes and compensation awards
- Tax protection
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)

In civil cases, other than employment disputes and legal defence claims, 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.

What is not covered

Please refer to Section 6 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start of or during a claim.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes a rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract disputes – where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured has taken which DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

What are your obligations

- 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.

Do not forget

Commercial legal advice helpline – DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'helpline services' section of your policy wording for contact details.

Personal accident

What is covered

This section provides compensation to the insured for the following insured persons in the event of accidental injury causing temporary or permanent disablement to or death of:

- Members of your Church council and authorised volunteers whilst carrying out your activities.
- Children up to and including the age of 15 years, taking part in activities organised by you.
- Any members of a tour, organised by you travelling within the UK, Republic of Ireland, the Channel Islands or Isle of Man.

Death or disablement must be caused by an accident or assault (not by any gradual cause) or exposure to the natural elements which is within 104 weeks from the date of the accident, assault or exposure and is the sole cause of the death or disablement of the insured person.

How much will you be insured for

| | Benefits | |
|---|-------------------------|------------------------|
| | 16-80 years (inclusive) | 0-15 years (inclusive) |
| Death | £10,000 | £5,000 |
| Loss of: sight, one or more limb(s) | £10,000 | £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 |

Key extensions

The cover provided by this section is extended to cover:

- Additional medical, dental or surgical expenses for an accepted claim – up to £2,500 per person.
- Additional medical, dental or surgical expenses for an accepted claim if an official, employee or volunteer is assaulted whilst carrying out your activities – up to £5,000 per person (in addition to the above extension).
- Damage to clothing and personal belongings caused at the same time as an injury covered by this section – up to £1,000 per person.
- Unused travel and accommodation expenses as a result of withdrawal from a tour organised by you due to an accident or illness - £500 per person.

What is not covered

Please refer to Section 7 Personal accident within the policy document for full details.

- Any person above the age of 80 years at the start of the period of insurance.
- Suicide or deliberate self-injury, intoxication, sexually transmitted infections, insanity, pregnancy, childbirth or under the influence of drugs.
- Pre-existing health issues.
- Wilful exposure to needless peril (except in attempt to save human life).
- Acts of terrorism involving the use, release or threat of any nuclear weapon, device or chemical or biological agent.

- Taking part in practicing or training for certain hazardous sports or activities e.g. mountaineering, winter sports, flying (except as a fare-paying passenger) hang-gliding or parachuting etc.
- Employees, volunteers, children and tour members are not covered outside of the UK, Republic of Ireland, the Channel Islands and the Isle of Man.

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us or your broker.
- Please ask us or your broker if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

Additional cover

The following cover can be added to the Church Shield policy at an additional cost.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resultant loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see property damage and loss of income).

Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

What is not covered

Please refer to Section 8 Terrorism and the General exclusions within the policy document for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.
- The excess.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and loss of income sections do not include cover for terrorism so if you are concerned about this risk, you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether or not it is insured by us. Contact us or your broker to discuss this further.

Fine art and collections

What is covered

You may own items where claims settlement based on a replacement with a modern equivalent would not reflect their antique or artistic value such as paintings or antique books. This section provides cover for loss or damage to these special items on either an agreed value or market value basis and any resultant depreciation.

In respect of items whilst removed temporarily away from the premises for up to 90 days, the following limits apply:

- Art - up to £5,000,000 or the sums insured (whichever is less) any one claim.
- Jewellery or watches - up to £15,000 or the wearing limit (whichever is higher) any one claim.

Key extensions

The cover provided by this section is extended to include (for the limit specified or otherwise the sum insured):

- An allowance of up to 60 days to tell us about new acquisitions of art, jewellery and/or watches. From the time you acquire the item until the date you tell us about it, cover is provided up to 10% of the total sum insured for the type of item.
- The cost of defence or payment of damages if an item covered has defective title. If you have to relinquish possession of the item we will pay the amount you paid for it - up to £500,000 (including legal costs) for all claims in any one period of insurance.
- The cost of repair and any reduction in value if an item is damaged by a professional restorer. We will only pay the cost in excess of the amount payable by the professionals own insurances up to the value of the item, subject to a limit of £1,000,000 for all claims in any one period of insurance.
- Loss from an unattended vehicle provided the vehicle is locked, alarmed and the property is out of sight in a locked boot or compartment - £10,000 for all claims in any one period of insurance.
- The cost of taking reasonable but exceptional measures to prevent or reduce impending damage by an insured event - £10,000 any one occurrence for Property damage and Fine art and collections.

What is not covered

Please refer to the Church Shield Addendum Additional Section - Fine art and collections for full details.

- Dishonesty of any of your employees, officials or volunteers.
- Property not adequately packed during transit.
- Items in the open unless we agree otherwise.
- Damage whilst the items are in any building which is unoccupied.
- Natural ageing, gradual deterioration, rust or humidity exposure.

What are your obligations

- When items are temporarily removed you must ensure that the property is securely and adequately packed during transit.
- In respect of any art that is on loan the value should be agreed between you and the owner before the loan is accepted.

General information

Claims service

For claims other than Legal expenses call 0345 606 1331. If you are phoning from abroad call, +44 (0) 161 833 9696.

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

For Legal expenses claims call DAS Legal Expense Insurance Company Limited on 0345 266 0029. If you are phoning from abroad call, +44 (0) 1452 875 928.

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
11 York Street
Manchester
M2 2AW

Tel: **0345 606 1331**

Fax: **0345 604 6302**

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. 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.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially.
- Keep you informed of the progress of the investigation.
- Respond in writing to your complaint as soon as possible.

If you're not satisfied with our response, or we have not completed our investigation within eight weeks, we'll inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: **0800 023 4567**

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

Website: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is:

This policy shall be governed by and construed in accordance with the law of England and Wales, unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Church Shield insurance policy, you also have access to the following additional services and support.

Survey and valuations

From age to style of construction, no two churches are the same, that's why we can offer a valuation survey to churches that insure with us. Our expert surveyors will assess your church to calculate the repair and restoration costs, giving you peace of mind.

Value-added services

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.
- A local Solicitor to provide the necessary assistance during or following any investigation by the Police.

Full contact details for these services can be found within the policy document.

Notes

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
0800 111 6768**



Methodist Insurance PLC,
11 York Street,
Manchester,
M2 2AW
Tel: 0345 606 1331 Fax: 0345 604 6302
www.methodistinsurance.co.uk

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