

Charity Shield

Summary of cover



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Charity Shield summary of cover

Introduction

Our Charity Shield policy has been designed to meet the demands and needs of those wishing to insure the risks associated with the running of a registered charity, not for profit organisation or small to medium sized enterprise.

This document provides only a summary of the main benefits of the Charity 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.**

Things for you to think about

Please note this summary relates to our standard policy cover, 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.

Important information

This policy is underwritten by

Methodist Insurance plc. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (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 organisation is located in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your premises and in certain circumstances anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your organisation and activities conducted in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

Most cover sections will carry an 'excess' being 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. Please refer to your policy schedule for confirmation of the applicable limits.

Cancellation rights

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

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

General conditions

The following general 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, accident or liability including major structural alterations or repairs (where the contract value exceeds £100,000) at the premises and the use of the premises.
- For damage at or to the premises caused by theft or attempted theft 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 closed for business and are not attended by you or an authorised person.
- Where any premises is protected by an automatic fire alarm installation, there are a number of conditions that apply including you maintaining the installation in full and efficient working order at all times, carrying out the testing and maintenance requirements, notifying us of any disconnection, failure or reduced level of response.
- Where any premises is protected by an intruder alarm system you will ensure it is installed in accordance with the specification and advise us of any proposed changes, maintain the system in full and efficient working order at all times and service under a maintenance contract including appropriate testing, and immediately advise us of any notice from the police or a security organisation that signals may be or will be disregarded.
- 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.

Please refer to the General conditions, Protection conditions and Claims 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 provides cover for buildings, contents, stock and personal belongings against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm
- Flood
- Escape of water
- Impact
- Falling trees
- Falling aerials
- Escape of oil

You also have the option to include cover for the following optional events:

- Sprinkler leakage
- Accidental damage
- Subsidence
- Theft or attempted theft
- Glass and sanitary fixtures

How much you will be insured for

The buildings and any other items insured, such as contents, will be covered up to the sums insured provided by you.

Personal possessions of directors, trustees, employees and volunteers will be covered up to £500 per person.

How we settle claims

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

For damage to the building we will rebuild, repair or reinstate the property to a condition equivalent or substantially the same as its condition when new.

For claims in respect of contents (excluding stock and personal belongings) we will pay for repairs if these can be carried out economically, otherwise we will pay for replacement as new in most circumstances.

For claims in respect of personal belongings and stock we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

This section is extended to include (for the standard limit specified or otherwise the Property damage sum insured):

- Raffle prizes and donated goods - £2,500 any one item, £5,000 any one claim.
- Damage to the buildings by theft – where theft is insured it extends to include, unless scaffolding is in place at the premises or the building is unoccupied:
 - Repairs following theft or attempted theft of fabric of the building provided the building is insured - £5,000 any one period of insurance.
 - Repairs following theft or attempted theft of external metal provided the building is insured - £5,000 any one period of insurance.
 - Damage caused by theft of contents provided the contents are insured.
 - Damage to building and contents caused as a result of the entry of rainwater following theft or attempted theft of fabric of the building including external metal - £5,000 in any one period of insurance.

- The cost of gaining access to your premises and/or replacing locks and keys including safe locks if keys are stolen or lost - £5,000 any one period of insurance.
- Contract works extension to provide you with cover for your insurance obligations – £100,000 any one project for the works and site materials..
- Additional stock for any exhibition, festival or fundraising event - £10,000 in any one period of insurance.
- Alterations and additions to the property and newly acquired property. Subject to you providing details as soon as practical to effect specific insurance – 10% of the total sum insured or £250,000 in respect of both buildings and contents whichever is the less.
- Property bequeathed to you – (a) for buildings, 10% of the building sum insured or £250,000 whichever is the less, (b) for all other property, £50,000 any one bequest and £5,000 single article limit.

What is not covered

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

- Corrosion, rust, wet or dry rot.
- Wear and tear.
- In respect of our buildings definition, the following are excluded: bridges, land piers, jetties, excavations and culverts.
- 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 to contents:
 - Computer system records – 5% of the contents sum insured any one claim.
 - Prints, paintings, drawings, rare books, pieces of tapestry, sculptures or other works of art - £5,000 any one item.
 - Contents not owned by you, but held in trust by you, whilst at the premises - £1,000 any one item.
- If a building becomes unoccupied cover will reduce to fire, lightning and explosion, aircraft, earthquake, subterranean fire, impact, falling trees, falling aerials and subsidence.

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the building ceases and the building becomes vacant for a period exceeding 30 consecutive days.
- There is a change to your business activities.
- You are planning building works where the contract value is in excess of £100,000 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:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- You may wish to consider the 'Day One' method of inflation protection for your buildings, which provides you with a specified percentage uplift of the sums insured and is the most common method of insuring property.
- If you have requirements outside of the standard policy cover or the standard basis of settlement.

Property damage plus

What is covered

Cover A Extended cover – this provides cover for your contents, away from the premises whilst anywhere in UK, Europe or worldwide up to the sum insured chosen by you.

Cover B Deterioration of stock - this provides cover for the contents of your chill or deep freeze units following failure of the units, failure of the electricity or gas supply or contamination by refrigerant or refrigerant fumes.

How much you will be insured for

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

How we settle claims

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

For claims under Cover A we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new in most circumstances.

For claims under Cover B we will pay you the value of the items lost.

What is not covered

Please refer to Section 2 Property damage plus within the policy document for full details.

Cover A

- Wear and tear or any gradually operating causes.
- Damage by theft to property left in an unattended vehicle unless the property is hidden from view and all windows, sunroofs, boots and doors are securely closed and locked and there are visible signs of forcible or violent entry to the vehicle.

Cover B

- Damage caused by your failure to pay for the electricity or gas supply or deliberate withholding or restricting of supplies.
- Failure of any unit which is over 15 years old unless the refrigeration unit is the subject of a current manufacturers guarantee or annual maintenance contract.

Things for you to think about

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

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.

Equipment breakdown

This section is automatically included when property damage cover is in force.

What is covered

The repair or replacement of equipment, which suffers mechanical or electrical breakdown. Examples include organs, lifts, central heating, air conditioning, theatre safety curtains, office equipment, computer equipment, audio visual equipment and retail equipment such as credit card payment systems.

How much will you be insured for

The total amount we will pay shall not exceed £5,000,000 in any one period of insurance. Within this amount the following limits apply.

- £100,000 in any one period of insurance for computer equipment at the premises.

All accidents that are a result of the same event will be considered as one accident

Key extensions

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

- Damage to computer equipment whilst anywhere in the European Union in the custody or control of you, an employee or volunteer - £100,000 any one period of insurance.
- Costs to reinstate data that is lost or damaged following an accident to the computer equipment or costs to avoid interruption of your computer operation - £25,000 any one period of insurance.
- We will pay for costs following an accident to the equipment insured that results in the business being interrupted or interfered with, subject to the business interruption section of the policy being insured. Our limit shall not exceed the sum insured in any one claim and £30,000 in any one period of insurance.
- Expediting costs' to speed up the repair or replacement, and in making temporary repairs - £15,000 any one period of insurance.
- Costs incurred in taking exceptional measures to prevent or reduce a loss - £5,000 any one period of insurance.

What is not covered

Please refer to Section 3 Equipment breakdown and General exclusions within the policy document for full details.

- Any equipment manufactured by you for sale.
- Any loss or damage caused by a cyber related incident.
- Gradual deterioration or wear and tear.
- Damage which is covered under a maintenance agreement, warranty or guarantee.

What are your obligations

- To maintain a minimum of 2 generations* of verified back-up computer records taken at intervals no less frequently than 48 hours and take all reasonable precautions to store and maintain these records.

** Generations - This term is used to describe a system of data backup. You are required to make a full copy of every file on the computer or network. Two copies are required every 48 hours. The first copy is made and stored, and then the second copy is made and stored separately. During the next 48 hours, the next copy to be made and stored will replace/overwrite the oldest copy. This process continues, always overwriting the oldest copy. Two backups are always stored before the oldest is overwritten.*

Business interruption

What is covered

This section covers you for loss of your income or extra expenses in running the business following damage insured under the Property damage section.

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 (up to the sum insured) as a result of loss or damage to your property.

How much will you be insured for

You will be covered up to the sum insured provided by you.

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:

- Access to your premises being restricted following damage to neighbouring property.
- Accidental failure of the supply to your premises of electricity, gas, water or telecommunications - £10,000 any one incident.
- Prevent or restriction of access to your premises following murder, food poisoning, defective sanitation and vermin - 25% of the sum insured maximum £250,000
- Damage at premises, other than your own where you are holding or participating in an event - £10,000 any one incident.
- Archaeological Digs - the additional amount of loss following increased interference or interruption due to an archaeological exercise which follows discoveries made - 10% of the sum insured, maximum £100,000.

What is not covered

Please refer to Section 4 Business interruption within the policy document for full details.

- Loss following damage where property damage covering your interest in the property at the premises is not in force.

What are your obligations

- Where you choose to insure on a declaration basis you must supply us at each renewal with the estimated revenue estimated or rent receivable for the financial year.

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 are insufficient to meet your needs.
- You need guidance in calculating the length of time (indemnity period) to get your activities back to normal – this is critical to ensure the cover meets your needs.
- You have requirements outside of the standard policy extensions.

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.

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 employee of a motor vehicle that does not belong to you or 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.
- Personal legal liability of your trustees, officers, directors or members of the management committee for errors or omissions they make in the management and administration of your organisation - £100,000 in the period of insurance (£50,000 in respect of claims made against the insured or trustees for lost or damaged documents).
- 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.

What is not covered

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

- Error or omission from any professional services.
- Any craft designed to travel through water, air or space except for non- mechanically propelled waterborne craft of less than 9 metres in length whilst operated on inland waterways or within 3 miles of the coast.
- Any liability arising from advice, design or specification whether given for a fee or not.
- Liability arising from pollution or contamination unless cause is by a sudden, identifiable, unintended and unexpected incident.

Liabilities section

Key extensions

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

Amount per day per person:

- directors, trustees or partners - £500
- employees - £250

What are your obligations

Most organisations undertake a diverse range of activities and fundraising events 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.

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.

Charity trustee insurance

What is covered

Covers the trustees and the organisation for wrongful acts by trustees, officers, directors, shadow director, members of the management committee or employees from errors or omissions they make in the management and administration of the organisation.

How much will you be insured for

You will be insured up to the limit of indemnity chosen by you but the following inner limits apply:

- Environmental defence costs - £250,000 – any one period of insurance.
- Loss of documents - £100,000 any one period of insurance.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Key extensions

- In the event of us cancelling this section of the policy (excluding cancellation for non-payment) and you do not arrange cover by a similar policy, an extension in this section of cover can be provided for 30 days or 12 months at an additional charge.
- Continuation of cover for 72 months from the date the cover is cancelled in respect of any retired trustee or employee.
- Wrongful act committed by a trustee whilst acting as a trustee of another not-for-profit entity.

What is not covered

Please refer to Section 6 Charity trustee insurance within the policy document for full details.

- Claims or circumstances which may give rise to a claim known to you at the start of the cover.
- Administration of any pension or retirement fund or scheme.
- Employment disputes.

What are your obligations

- Notify us of any claims or situation you become aware of as soon as possible and always within one month of you becoming aware of it.

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 £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 limit in total for all such awards in any one period of insurance).

Cover is provided for the following legal issues:

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

In civil cases 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 7 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start 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 an hourly 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 where 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 'Helplines' section of your policy wording for contact details.

Money with assault extension

What is covered

This section provides cover for loss of money and has the optional cover for assault as a result of an actual or attempted robbery or hold-up.

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 on the premises during business hours, in transit – £5,000 any one loss.
- Loss of money from a locked specified safe in your building – limit will depend on the make and model of the safe.
- Any other loss - £500.
- Misappropriation by authorised employees - £5,000 any one loss (£2,000 per person).
- Money in an unspecified safe out of business hours - £5,000.

Optional cover

Assault benefits payable if an employee or authorised volunteer, aged 16-80 years, sustains bodily injury following a robbery, hold-up or attempted robbery during their employment – various benefit levels available.

Key extensions

The cover provided by this section is extended to include:

- Loss to money following the dishonesty of a director, trustee, employee or authorised volunteer - £2,000 per person and £5,000 in any one period of insurance.
- Loss following the fraudulent use of a business credit or debit card (excluding use by you, your directors, trustees or partners) – £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 business or any of your directors, trustees, partners, employees or authorised volunteers by a third party for the purposes of obtaining credit – £1,000 any one period of insurance.
- Higher limits for periods before or after a fund raising event.
- Where assault is covered, we will pay additional medical expenses and hospitalisation or in-patient treatment following injury to employees. £500 – medical expenses; £20 a day up to £200 if hospitalised or for in-patient treatment.

What is not covered

Please refer to Section 8 Money with assault extension within the policy document for full details.

- Whilst money is in the custody or control of a professional carrier.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

What are your obligations

- All safe/strongroom keys and combination codes/locks must be kept in control of an authorised person.
- Money in transit of £3,000 or above requires multi person escorts or professional security firms dependent on the value involved.

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.

Fidelity

What is covered

This section covers you for loss of your money or goods (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee or volunteer.

How much will you be insured for

The organisation will be covered up to the limit of indemnity chosen by you. A range of limits are available.

Key extensions

- Cover for auditors' fees which you incur to substantiate the loss.
- Indemnity to the Trustees of any pension fund or other employee benefit scheme for any loss the Trust incur following an act of theft.

What is not covered

Please refer to Section 9 Fidelity within the policy document for full details.

- Repeated acts of theft by the same official once you have become aware of their dishonesty.
- Any unexplained shortages.

What are your obligations

- Cover will be subject to you complying with our minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods. Please review these minimum standards of control to ensure you are comfortable that you are able to comply with them.
- You must obtain satisfactory references to confirm the honesty of all employees who are responsible for money or accounts.
- Upon the termination of service of any employee you take all reasonable precautions to prevent a loss by changing, deleting or invalidating alarm and security codes or passwords the employee had knowledge of or access to.

Things for you to think about

- What limit of indemnity is sufficient to meet your needs.
- Can my organisation comply with the minimum standards of control? (please contact us or your broker to obtain a copy of these).

Goods in transit

What is covered

Damage to your goods whilst in transit by road vehicles operated by you or a haulier or whilst being sent by parcel, post or rail anywhere in England, Scotland, Wales, Northern Ireland, Republic of Ireland, Channel Islands and Isle of Man.

How much will you be insured for

The organisation will be covered up to the sums insured provided by you which will represent a value for either each package, each vehicle or any one consignment.

Key extensions

Damage to clothing and the personal effects of drivers employed by you - £500 per person.

What is not covered

Please refer to Section 10 Goods in transit within the policy document for full details.

- Damage caused from inadequate packing.
- Damage to money, manuscripts, precious metals, jewellery, tobacco, wines, audio equipment, explosives and other dangerous goods unless specifically mentioned.
- Gradual deterioration or wear and tear.
- Damage to property in open vehicles by weather or theft or attempted theft.
- Deterioration of refrigerated goods following breakdown or failure of refrigeration equipment.
- Theft or attempted theft committed or assisted by your directors, trustees, employees or volunteers or from an unattended vehicle unless all windows and other points of access are closed and locked, security devices set and the vehicle is in a securely locked building or security park between 9pm to 6am.
- Damage caused by scratching, denting or bruising.

Personal accident

What is covered

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

- Cover A - occurring anytime within a 24 hour period; or
- Cover B - arising out of and in the course of their employment only.

The benefits as stated in the schedule are only payable in the event of disablement or death to an insured person within defined groups of individuals, such as your employees or volunteers.

How much will you be insured for

A range of benefits are available. The maximum amount we will pay in respect of all benefits under the policy for all insured persons involved in the same accident shall not exceed £2,500,000.

Key extensions

The cover provided by this section is extended to include:

- Additional medical expenses for an accepted claim of an insured person – up to £2,500 per person. An additional payment if the injured insured person is admitted for in-patient treatment – £20 a day up to £200.
- Damage to clothing and personal belongings caused by the insured as an injury – up to £500 per person.
- If a person disappears and his/her body is not found within 12 months, subject to there being evidence to conclude accidental bodily injury occurred then the benefit under the death cover will be paid.

What is not covered

Please refer to Section 11 Personal accident within the policy document for full details.

- Any person under the age of 16 years, or aged 80 years or above 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)
- 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 and volunteers are not covered whilst travelling, in connection with the business to a destination to which the Foreign, Commonwealth and Development Office (FCDO) have advised against all or all but essential travel before the trip.

Things for you to think about

- If the limits are not sufficient to meet your needs please contact us or your broker.
- Ask us or your broker if you are in any doubt about an activity and we will advise you if the personal accident cover is affected.

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 business interruption sections).

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 12 Terrorism and General definitions within the policy document for full details.

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

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and business interruption 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.

Additional Cover

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

Professional indemnity

What is covered

Damages and legal defence costs made against you arising out of your legal liability in connection with the conduct of your business by you or your employee due to:

- a. A wrongful act
- b. A dishonest or fraudulent act
- c. Unintentional libel and slander
- d. Unintentional breaches of confidentiality
- e. Any other civil liability not specifically excluded.

It also covers the costs in restoring or replacing any documents destroyed, damaged, mislaid or lost as part of an unintentional wrongful act (up to £250,000 any one period of insurance).

How much will you be insured for

A range of limits of indemnity are available.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Key extensions

The cover provided by this section is extended to include:

- Compensation for court attendance if we request the following categories of people to attend court as a witness in connection with a claim - £500 per day for any trustee, principal, partner, officer, director or member of the management committee; £250 per day for any employee.
- Representation costs at properly constituted hearing tribunals or proceedings - £25,000 in any one period of insurance.

What is not covered

Please refer to the Charity Shield Addendum - Professional indemnity for full details.

- The consequence of any circumstances known to you at the commencement of this cover which may give rise to a claim.
- Bodily injury, sickness, disease, emotional distress, mental anguish, mental stress or death of any person unless caused by a wrongful act.
- Bodily injury, sickness, disease, emotional distress, mental anguish, mental stress or death of any person receiving medical advice, diagnosis or treatment.
- Any claim or circumstance connected with a dishonest or fraudulent act or omission of any former or present trustee, principal, partner, director, officer or member of the management committee, consultant or subcontractors.

What are your obligations

- You must notify us as soon as practicable, during the period of insurance of any claim or circumstance which may result in a claim.

General information

Claims service

For claims other than Legal expenses call 0345 606 1331.

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 601 2791.

Complaint handling procedures

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 are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

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

Web: www.financial-ombudsman.org.uk

This complaints 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:

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 Charity Shield insurance policy, you also have access to the following additional services and support.

Emergency glass replacement

If you suffer glass breakage you can use these services and our specialist provider will effect a rapid repair. Contact us on 0345 600 0148.

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.

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

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

www.methodistinsurance.co.uk

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