

Church Shield Insurance renewal pack

Renewal Notice

Advance Notice of Direct Debit



Mr M Butterworth
161 Newchurch Road
ROSSENDALE
BB4 7SU

27 July 2023

Dear Mr Butterworth

Thank you for choosing Methodist Insurance Company for your Church Shield Insurance policy over the past year. Your policy is due for renewal on 1 September 2023 and I have enclosed your policy documentation.

- **The premium for next year is £13,760.00.**
This includes Insurance Premium Tax of £1,474.26.
- **Your Direct Debit payment schedule is on the back of this letter.**
Please check the payment schedule, then sign the credit agreement and return it to us by Freepost to; FREEPOST: METHODIST INSURANCE PLC

Your policy terms have been prepared based on your current commitment to a Long Term Agreement. This includes a premium discount against the relevant sections of your policy.

We sometimes need to make changes to our policy document to ensure all regulatory and contact details are up-to-date. The latest version of the policy is available on our website, but please contact us if you would like the policy in another format. If we make any changes to the cover provided by the policy, we will always tell you.

We look forward to continuing to provide insurance for you over the coming year. If you have any questions, please call our Customer Service Team on 0345 6061 331, Monday to Friday 8am to 6pm. They will be pleased to help.

Yours sincerely

Mark Cowdell
Customer Services Manager

Methodist Insurance plc
0345 6061 331

Monday to Friday 8am-6pm
enquiries@micmail.com
Methodist Insurance plc
St Ann's House
St Ann's Place
Manchester
M2 7LP
www.methodistinsurance.co.uk

Policy number
21/MPG/0448480

Insured
The Managing Trustees of
Rossendale Methodist Church

Premises
Irwell Vale Methodist Church,
Bowker Street, Ramsbottom,
Bury Lancashire, BL0 0QQ

In this pack

- Employers' Liability Certificate(s)
- Pre-contract credit information
- Credit agreement
- Important information
- Schedule summary
- Policy schedule

What to do next

- 1 Check** your payment schedule
- 2 Contact** us if you need to make changes.
- 3 Sign and return** the credit agreement by Freepost.

Church Shield Insurance policy pack

Payment schedule

Advance Notice of Direct Debit

Please ensure you have budgeted for this cost. If you can no longer afford the payments please contact us.

Your Direct Debit details

Account name: ROSSENDALE METHODIST

Service user number: 69 49 16

Payer's reference: 0448480

With effect from 27 July 2023, the premium for your policy will be collected by Direct Debit and collected on, or immediately after, the following dates.

Policy number

21/MPG/0448480

Insured

The Managing Trustees of
Rossendale Methodist Church

Period of insurance cover

1 September 2023 to
31 August 2024

Payment schedule

1 September 2023	£1,376.09
1 October 2023	£1,375.99
1 November 2023	£1,375.99
1 December 2023	£1,375.99
1 January 2024	£1,375.99
1 February 2024	£1,375.99
1 March 2024	£1,375.99
1 April 2024	£1,375.99
1 May 2024	£1,375.99
1 June 2024	£1,375.99
Total	£13,760.00

The amounts include Insurance Premium Tax.

Church Shield Insurance policy pack

Pre-contract credit information



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

Methodist Insurance PLC
0345 606 1331

enquiries@micmail.com
St Ann's House
St Ann's Place
Manchester, M2 7LP

Credit intermediary Direct Methodist Agency
St Ann's House
1 St Ann's Place
Manchester
Lancashire
M2 7LP

Policy number
21/MPG/0448480

Key features of the credit product

Date of issue
27 July 2023

Type of credit Fixed term credit

Total amount of credit Annual premium of £13,760.00

Details of credit provided Annual premium for the period
of the insurance cover

Length of credit agreement 10 month(s)

Insured
The Managing Trustees of
Rossendale Methodist Church

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1 September 2023 to
31 August 2024

Payment schedule

1 September 2023	£1,376.09
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1 December 2023	£1,375.99
1 January 2024	£1,375.99
1 February 2024	£1,375.99
1 March 2024	£1,375.99
1 April 2024	£1,375.99
1 May 2024	£1,375.99
1 June 2024	£1,375.99
Total	£13,760.00

Total amount to pay including handling charge £13,760.00

Credit is provided as a deferred payment for a service 21/MPG/0448480
Church Shield Insurance
£13,760.00

Church Shield Insurance policy pack

Pre-contract credit information

Costs of the credit

Borrowing rates that apply to the credit agreement	0.00% handling charge
Annual Percentage Rate of Charge (APR)	0.0% Total cost is shown as an annual percentage of the total amount of credit

Related costs

Late payment costs	We won't charge you for any late payments
Missing payment consequences	If you miss payments, we may cancel the insurance policy that the credit is being used to pay for. This would leave you without the protection of this insurance cover. It may also make it harder for you to get credit in the future

Other important legal aspects

Right to cancel	You have the right to cancel your credit agreement within 14 days from receiving a copy of this agreement
Early repayment	You have the right to repay the credit early at any time, either partially or in full
Credit reference agency checking	When we make a decision to give you credit we may use information provided by a credit reference agency. If the information they provide about you means we decide not to progress your credit agreement, we'll give you the details of that agency
Right to a draft credit agreement	Unless you are a business, you have the right to request a copy of the draft credit agreement free of charge, unless at the time of your request we have decided not to progress your credit agreement
Length of time the company providing credit is bound by the pre-contractual information	The information on this form is valid for 14 days from the time you receive it

Church Shield Insurance policy pack

Credit Agreement



You have chosen to pay for your insurance cover premium by instalments. To conform to the Consumer Credit Legislation you must sign and date both copies of this Agreement and return one copy immediately to us using the freepost address.

Methodist Insurance PLC
0345 606 1331

Terms of the Credit Agreement

The Company has the right to vary the amount of credit, the instalment amounts and the handling charge on credit as from the annual renewal date by giving the Insured notice in writing of the revised amounts and of any change in the APR, at least 7 days before the renewal date.

This Agreement will come into existence immediately you sign and date the original. This Agreement will continue unless cancelled:

- (1) by the Company giving the Insured 14 days notice in writing
- (2) by the Insured giving the Company 14 days notice in writing

The Agreement will also be cancelled if the policy is not renewed on the annual renewal date or if the Insured cancels the policy.

If the Insured cancels the Agreement they will need to immediately pay the full amount of the premium.

If the Insured defaults in paying any instalment the company will request payment again after 14 days. If the request fails, the company will contact the Insured asking for the default to be resolved before cancelling the Agreement and the policy

By signing the Agreement the Insured agrees that:

- I/We have read and understood the terms of the Agreement
- My/Our name(s) and address shown are correct
- The information given by me/us to the Company is correct and is to form the basis of this Agreement
- I/We are 18 years of age or older and will pay premiums by instalments as set out in the agreement
- The policy is an annual contract. In the event of a claim the Company reserves the right to deduct the balance of the annual premium from a claim settlement
- Any refund of premium will be used to reduce future instalments or transferred direct into your bank account

enquiries@micmail.com
St Ann's House
St Ann's Place
Manchester, M2 7LP

Policy number
21/MPG/0448480

Date of issue
27 July 2023

Insured
The Managing Trustees of
Rossendale Methodist Church

Period of insurance cover
1 September 2023 to
31 August 2024

Important - please read carefully - your rights

The Consumer Credit Act 1974 covers this agreement and lays down certain requirements for your protection which must be satisfied when the Agreement is made. If they are not, the Company cannot enforce the Agreement against you without a Court order.

The Act also gives you a number of rights. You have a right to settle this Agreement at any time by giving notice in writing and paying off all the amounts payable under the agreement which may be reduced by a rebate.

Church Shield Insurance policy pack

Credit Agreement continued



Methodist Insurance PLC
0345 606 1331

If you would like to know more about the protection and remedies provided under the Act you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

enquiries@micmail.com
St Ann's House
St Ann's Place
Manchester, M2 7LP

Your right to cancel

You have a right to cancel this Agreement. You have 14 days from the day after you receive this Agreement to cancel and can do this by sending a written notice of cancellation by Freepost to:

FREEPOST: METHODIST INSURANCE PLC

If you cancel the Agreement within these 14 days we will return to you any money you have paid. You will not have to make any further payments under this Agreement, but if you wish to continue the cover on your insurance policy you will need to pay the full amount immediately.

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1 September 2023 to
31 August 2024

Important please read and sign

After reading the terms and your rights that have been set out in this Agreement, please sign this agreement in the space provided below. Please then return this original to us immediately and keep the copy in a safe place.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of Insured

Date of Signature

Church Shield Insurance policy pack Credit Agreement



Copy: To be retained by policy holder

You have chosen to pay for your insurance cover premium by instalments. To conform to the Consumer Credit Legislation you must sign and date both copies of this Agreement and return one copy immediately to us using the freepost address.

Methodist Insurance PLC
0345 606 1331

enquiries@micmail.com
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- I/We have read and understood the terms of the Agreement
- My/Our name(s) and address shown are correct
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Church Shield Insurance policy pack

Credit Agreement continued



Methodist Insurance PLC
0345 606 1331

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FREEPOST: METHODIST INSURANCE PLC

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Insured
The Managing Trustees of
Rossendale Methodist Church

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1 September 2023 to
31 August 2024

Important please read and sign

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This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by it's terms.

Signature of Insured

Date of Signature

Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

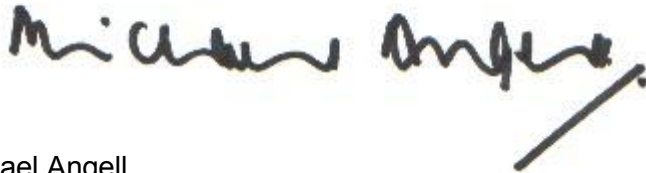
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number: 21/MPG/0448480
Name of policyholder: The Managing Trustees of Rossendale Methodist Church
Date of commencement of insurance policy: 1 September 2023
Date of expiry of insurance policy: 31 August 2024

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Methodist Insurance Company plc (Authorised Insurer)



Michael Angell
General Manager

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Our insurance services

We are an insurance company offering insurance products and related services.

Our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to buy a policy from us.

We design our products based on our expertise and understanding of the typical needs of a place of worship. We are always happy to discuss your needs but we are not able to make personal recommendations, so when you take out, renew or make changes to your policy, the decision regarding the risks to be insured and for what amounts remains with you.

If you have reason to complain about the product or service we provide, our full complaints procedure can be found in the Summary of cover or Policy document.

About the product

This product is designed to meet the demands and needs of church bodies wishing to insure the risks associated with managing churches.

We note, from our records, that:

- You wish to insure your Church and/or Church hall and associated activities
- Your Church and/or Church hall is in regular use unless you have told us otherwise

If you are not sure this applies to you, please contact us on 0345 606 1331.

About your cover

The enclosed schedule contains the details of your cover. Please take the time to read through this in conjunction with your Summary of cover and Policy document. **In particular, you should check:**

- The Schedule summary on the following page to ensure that the covers that are, and are not, in force are correct. We have highlighted each using ticks (✓) and crosses (✗).
- The Policy schedule to ensure that:
 - all your details are correct
 - limits and excesses are adequate
 - the level of cover and insurable events meet your needs

Product, cover or limits not meeting your needs?

Please contact us on 0345 606 1331 and we will be happy to discuss the options available to you.

How we use your data

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

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 in your Policy document, visit our website

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 or on **0345 607 3274** or email compliance@micmail.com.

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Schedule summary



For full details of your cover, limits and excesses please refer to your schedule.

Cover applying to Irwell Vale Methodist Church, Bowker Street, Ramsbottom, Bury Lancashire, BL0 0QQ

Section	Cover in force
Property damage	✓

Cover applying to Rakefoot Methodist Church, Burnley Road, Rossendale Lancashire, BB4 8NE

Section	Cover in force
Property damage	✓

Cover applying to Longholme Methodist Church, Bacup Road, Rawtenstall Lancashire, BB4 7ND

Section	Cover in force
Property damage	✓

Cover applying to Building 5, Bank Street, Rawtenstall Lancashire, BB4 7ND

Section	Cover in force
Property damage	✓

Cover applying to Building 7, Bacup Road, Rawtenstall Lancashire, BB4 7ND

Section	Cover in force
Property damage	✓

Cover applying to Building 7A, Bank Street, Bacup Road, Rawtenstall Lancashire, BB4 7ND

Section	Cover in force
Property damage	✓

Cover applying to Stacksteads Methodist Church, Newchurch Road, Bacup Lancashire, OL13 0LD

Section	Cover in force
Property damage	✓

Cover applying to Shawforth Methodist Church, Market Street, Shawforth, Rochdale Lancashire, OL12 8HF

Section	Cover in force
Property damage	✓

Cover applying to Central Methodist Church, Burnley Road, Bacup Lancashire, OL13 8AB

Section	Cover in force
Property damage	✓

Church Shield Insurance renewal pack

Schedule summary continued

General covers

Section	Cover in force
Loss of income	✓
Money	✓
Theft by officials	✓
Liabilities	✓
Legal expenses	✓
Personal accident	✓
Terrorism	✗
Fine art and collections	✗

Church Shield Insurance renewal pack

Policy schedule

This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

If you need a copy of the policy documents, please visit www.methodistinsurance.co.uk/me889

Premium details

Premium: **£13,760.00**

This is made up of a premium of £12,285.74 plus Insurance Premium Tax of £1,474.26.

Long Term Agreement

In return for your commitment to enter into a Long Term Agreement, we have discounted your premium against the relevant sections of the policy. Your Long Term Agreement runs until 31 August 2027.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
Irwell Vale Methodist Church	Section 1 Property damage
Rakefoot Methodist Church	Section 1 Property damage
Longholme Methodist Church	Section 1 Property damage
Building 5	Section 1 Property damage
Building 7	Section 1 Property damage
Building 7A	Section 1 Property damage
Stacksteads Methodist Church	Section 1 Property damage
Shawforth Methodist Church	Section 1 Property damage
Central Methodist Church	Section 1 Property damage
General cover	Section 2 Loss of income Section 3 Money Section 4 Theft by officials Section 5 Liabilities Section 6 Legal expenses Section 7 Personal accident

Policy clauses

CC230 Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any

Policy number **21/MPG/0448480**

Date of issue **27 July 2023** Effective from **1 September 2023**

Methodist Insurance PLC (MIC) Reg. No. 6369. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. MIC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 136423

Policy number

21/MPG/0448480

Date of issue

27 July 2023

Insured

The Managing Trustees of
Rossendale Methodist Church

Period of insurance

1 September 2023 to
31 August 2024

The policy document

If you need a copy of the policy documents, please visit

www.methodistinsurance.co.uk/me889

or contact us.

Church Shield Insurance renewal pack

Policy schedule

disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter
- any mutation or variation to any of the above

whether

- living or dead
- natural or artificial
- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1) any INFECTIOUS OR COMMUNICABLE DISEASE
including but not limited to

a. the fear of a threat (whether actual or perceived) from an
INFECTIOUS OR COMMUNICABLE DISEASE

b. contamination or fear of contamination (whether actual or
perceived) of property by an INFECTIOUS OR
COMMUNICABLE DISEASE

but this shall not exclude direct physical loss or physical damage to insured property at the PREMISES occurring during the Period of insurance resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2) any action taken or failure to take action to prevent control or respond to any INFECTIOUS OR COMMUNICABLE

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Policy schedule

DISEASE

Provided that

i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event

ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

iii. where WE apply this exclusion the burden of proving the contrary rests with the INSURED

iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

a. Employers' Liability

b. Public Liability

c. Medical Malpractice

d. Reputational Risks

e. Professional Indemnity

f. Governors' Trustees' and Management Liability

g. Directors & Officers Liability

h. Personal Accident

i. Legal Expenses

j. Travel

k. Terrorism

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY.

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has

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Policy schedule

evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

ENDORSEMENT FORMING PART OF YOUR POLICY.

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

CC291 Cyber Loss Limited Exclusion Clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in connection with

1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a COMPUTER SYSTEM or any unauthorised access to or modification of DATA

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including DATA) and any TIME ELEMENT LOSS directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

(i) Fire lightning or explosion

(ii) Impact by aircraft or vehicle or animal or falling

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Policy schedule

objects

(iii) Wind storm hail tornado cyclone hurricane earthquake
volcano tsunami flood freeze or weight of snow

(iv) Escape of water or oil

(v) Riot or civil commotion

(vi) Subsidence heave or landslip

(vii) Theft or loss of insured property caused by persons
physically present at both the time and location of such theft
or loss

(viii) Vandalism or malicious acts causing physical damage to
insured property caused by persons physically present at both
the time and location of such damage

(ix) Accidental damage to insured property caused by persons
physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement
restoration or reproduction of any DATA including any amount
pertaining to the value of such DATA

Notwithstanding the provisions of this sub-paragraph 1.2. in the
event that hardware or the data storage device of a
COMPUTER SYSTEM insured under this policy sustains physical
damage caused by a peril described in the proviso to paragraph 1.1.
above which results in damage to or loss of DATA stored on that
hardware or the data storage device then the damage to or loss of such
DATA shall be recoverable hereunder and the basis of valuation for
the recovery of the damaged or lost DATA under this Policy shall
be limited to the cost of reproducing DATA provided that such costs
are otherwise indemnifiable under this policy

Such costs shall include all reasonable and necessary expenses
incurred in re-creating gathering and assembling such DATA but
shall not include the value of the DATA whether to the Insured or
any other party even if such DATA cannot be recreated gathered or
assembled

1.3. any

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- (i) Unauthorised appropriation of DATA
- (ii) Unauthorised transmission of DATA to any Third Party
- (iii) Misrepresentation or use or mis-use of DATA
- (iv) Operator error in respect of DATA

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. - 1.3. above

1.5. any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. - 1.4. above

Definitions specific to this exclusion

COMPUTER SYSTEM means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

DATA means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

TIME ELEMENT LOSS means business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below:

- a. Employers' Liability
- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks

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- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability
- h. Personal Accident
- i. Legal Expenses
- j. Travel
- k. Terrorism
- l. Cyber
- m. Equipment breakdown

CC298 Food Poisoning defective sanitation vermin or murder or suicide extension

Business Interruption - Removal of Specified diseases cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the PREMISES on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the PREMISES

b. any accident causing defects in drains or other sanitary arrangements at the PREMISES

c. any discovery of vermin at the PREMISES

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Policy schedule

d. murder rape or suicide at the PREMISES

Provided that

- WE shall only be liable for the loss arising at premises YOU occupy and which are directly affected by the occurrence discovery or accident

- Extensions which deem DAMAGE at other locations to be DAMAGE at the PREMISES shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

OUR liability under this extension in respect of any one occurrence discovery or accident shall not exceed the sum insured by the items

CC312 Liabilities section - Cyber exclusions and Data protection extension amendment

Definitions

The definitions of Data and Property are deleted and replaced with the following:

DATA

means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a COMPUTER SYSTEM.

PROPERTY

means material property.

The following definitions are added:

CYBER ACT

means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing

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of, use of or operation of any COMPUTER SYSTEM.

CYBER INCIDENT

means

- (a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any COMPUTER SYSTEM; or
- (b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any COMPUTER SYSTEM.

COMPUTER SYSTEM

means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

The following exclusions applies

What is not covered - applicable to the Liabilities section

(Other than in respect of the extensions for Errors and omissions, Errors and omissions - independent examination, Libel and slander and Church council and trustee indemnity/Church trustee indemnity/Trustee indemnity and What is covered paragraph (3) of the Pastoral care indemnity extension and What is covered paragraph (3) of the Professional counselling services extension.)

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER ACT or CYBER INCIDENT including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and

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LEGAL COSTS resulting from:

- (i) statutory liability under the Employers' Liability cover;
- (ii) liability caused by or arising out of a CYBER ACT or a CYBER INCIDENT that results in BODILY INJURY to third parties or physical damage to third party PROPERTY;
- (iii) liability arising under the Data Protection extension.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any DATA, including any amount pertaining to the value of such DATA is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

The following amendment is made to the Data Protection extension:

Data Protection extension - amendment to limit

The total amount WE will pay in respect of (a) is £1,000,000 any one claim and in the aggregate any one period of insurance and not as otherwise stated.

Policy schedule

Cover for

**Irwell Vale Methodist Church, Bowker Street, Ramsbottom,
Bury Lancashire, BL0 0QQ**

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£1,507,957
Contents	£35,734

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£50	Impact	£50
Aircraft	£50	Falling trees	£50
Riot	£50	Falling aerials	£50
Malicious persons	£50	Escape of oil	£50
Earthquake	£50	Accidental damage	£50
Storm	£50	Theft or attempted theft	£50
Flood	£50	Glass, sanitary fixtures and signs	£50
Escape of water	£50		
Burst pipes	£50		

Limits applying to theft or attempted theft

Contents	£25,000 any one item
Replacement of external metal following theft	£5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
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Policy schedule

1 Personal effects	£1,000 any one claim £250 limit money per person
2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Policy schedule

Cover for

**Rakefoot Methodist Church, Burnley Road, Rossendale
Lancashire, BB4 8NE**

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£2,009,547
Contents	£63,683

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£50	Impact	£50
Aircraft	£50	Falling trees	£50
Riot	£50	Falling aerials	£50
Malicious persons	£50	Escape of oil	£50
Earthquake	£50	Accidental damage	£50
Storm	£50	Theft or attempted theft	£50
Flood	£50	Glass, sanitary fixtures and signs	£50
Escape of water	£50		
Burst pipes	£50		

Limits applying to theft or attempted theft

Contents	£25,000 any one item
Replacement of external metal following theft	£5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
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Church Shield Insurance renewal pack

Policy schedule

1 Personal effects	£1,000 any one claim £250 limit money per person
2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Property damage clauses

C1013 Fire Extinguishing Appliances

YOU undertake in consideration of the discount allowed off the premium for fire extinguishing appliances to have the appliances serviced and maintained under an annual service contract with approved suppliers or as agreed with US

Subject to the observance of this undertaking this policy shall not be invalidated as a result of any defect in any of the appliances unknown to YOU or beyond YOUR control

Policy schedule

Cover for

**Longholme Methodist Church, Bacup Road, Rawtenstall
Lancashire, BB4 7ND**

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£6,365,846
Contents	£61,662

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£1,000	Impact	£1,000
Aircraft	£1,000	Falling trees	£1,000
Riot	£1,000	Falling aerials	£1,000
Malicious persons	£1,000	Escape of oil	£1,000
Earthquake	£1,000	Accidental damage	£1,000
Storm	£1,000	Theft or attempted theft	£1,000
Flood	£1,000	Glass, sanitary fixtures and signs	£1,000
Escape of water	£1,000		
Burst pipes	£1,000		

Limits applying to theft or attempted theft

Contents	£25,000 any one item
Replacement of external metal following theft	£5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
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Policy schedule

1 Personal effects	£1,000 any one claim £250 limit money per person
2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Property damage clauses

C1013 Fire Extinguishing Appliances

YOU undertake in consideration of the discount allowed off the premium for fire extinguishing appliances to have the appliances serviced and maintained under an annual service contract with approved suppliers or as agreed with US

Subject to the observance of this undertaking this policy shall not be invalidated as a result of any defect in any of the appliances unknown to YOU or beyond YOUR control

Policy schedule

Cover for

Building 5, Bank Street, Rawtenstall Lancashire, BB4 7ND

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£577,520

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£1,000	Impact	£1,000
Aircraft	£1,000	Falling trees	£1,000
Riot	£1,000	Falling aerials	£1,000
Malicious persons	£1,000	Escape of oil	£1,000
Earthquake	£1,000	Accidental damage	£1,000
Storm	£1,000	Theft or attempted theft	£1,000
Flood	£1,000	Glass, sanitary fixtures and signs	£1,000
Escape of water	£1,000		
Burst pipes	£1,000		

Limits applying to theft or attempted theft

Replacement of external metal following theft £5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
1 Personal effects	£1,000 any one claim £250 limit money per person

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Policy schedule

2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Policy schedule

Cover for

Building 7, Bacup Road, Rawtenstall Lancashire, BB4 7ND

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£255,946

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£1,000	Impact	£1,000
Aircraft	£1,000	Falling trees	£1,000
Riot	£1,000	Falling aerials	£1,000
Malicious persons	£1,000	Escape of oil	£1,000
Earthquake	£1,000	Accidental damage	£1,000
Storm	£1,000	Theft or attempted theft	£1,000
Flood	£1,000	Glass, sanitary fixtures and signs	£1,000
Escape of water	£1,000		
Burst pipes	£1,000		

Limits applying to theft or attempted theft

Replacement of external metal following theft £5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
1 Personal effects	£1,000 any one claim £250 limit money per person

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2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Policy schedule

Cover for

**Building 7A, Bank Street, Bacup Road, Rawtenstall
Lancashire, BB4 7ND**

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£282,197

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£1,000	Impact	£1,000
Aircraft	£1,000	Falling trees	£1,000
Riot	£1,000	Falling aerials	£1,000
Malicious persons	£1,000	Escape of oil	£1,000
Earthquake	£1,000	Accidental damage	£1,000
Storm	£1,000	Theft or attempted theft	£1,000
Flood	£1,000	Glass, sanitary fixtures and signs	£1,000
Escape of water	£1,000		
Burst pipes	£1,000		

Limits applying to theft or attempted theft

Replacement of external metal following theft £5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
1 Personal effects	£1,000 any one claim
	£250 limit money per person

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2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Policy schedule

Cover for

**Stacksteads Methodist Church, Newchurch Road, Bacup
Lancashire, OL13 0LD**

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£600,264
Contents	£30,941

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£50	Impact	£50
Aircraft	£50	Falling trees	£50
Riot	£50	Falling aerials	£50
Malicious persons	£50	Escape of oil	£50
Earthquake	£50	Accidental damage	£50
Storm	£50	Theft or attempted theft	£50
Flood	£50	Glass, sanitary fixtures and signs	£50
Escape of water	£50		
Burst pipes	£50		

Limits applying to theft or attempted theft

Contents	£25,000 any one item
Replacement of external metal following theft	£5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
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1 Personal effects	£1,000 any one claim £250 limit money per person
2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Policy schedule

Cover for

**Shawforth Methodist Church, Market Street, Shawforth,
Rochdale Lancashire, OL12 8HF**

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£1,474,653
Contents	£58,120

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£50	Impact	£50
Aircraft	£50	Falling trees	£50
Riot	£50	Falling aerials	£50
Malicious persons	£50	Escape of oil	£50
Earthquake	£50	Accidental damage	£50
Storm	£50	Theft or attempted theft	£50
Flood	£50	Glass, sanitary fixtures and signs	£50
Escape of water	£50		
Burst pipes	£50		

Limits applying to theft or attempted theft

Contents	£25,000 any one item
Replacement of external metal following theft	£5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
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Church Shield Insurance renewal pack

Policy schedule

1 Personal effects	£1,000 any one claim £250 limit money per person
2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Policy schedule

Cover for
Central Methodist Church, Burnley Road, Bacup
Lancashire, OL13 8AB

Section 1 Property damage

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum Insured
Buildings	£6,745,228
Contents	£61,882

Insured events and excesses

The table below shows the events you are insured for, and the excesses you will need to pay.

Event	Excess	Event	Excess
Fire, lightning and explosion	£500	Impact	£500
Aircraft	£500	Falling trees	£500
Riot	£500	Falling aerials	£500
Malicious persons	£500	Escape of oil	£500
Earthquake	£500	Accidental damage	£500
Storm	£500	Theft or attempted theft	£500
Flood	£500	Glass, sanitary fixtures and signs	£500
Escape of water	£500		
Burst pipes	£500		

Limits applying to theft or attempted theft

Contents	£25,000 any one item
Replacement of external metal following theft	£5,000 any one period of insurance

Theft of metal endorsement

It is a condition precedent to liability in respect of cover for theft of external metal and cover for any subsequent DAMAGE arising as a result of the theft of external metal, that YOU have protected the external metal of the BUILDINGS with SmartWater or an alternative forensic marking system which has been approved by US, displayed the associated signage and registered the use with SmartWater Technology Limited or the alternative approved provider.

If YOU fail to comply with this condition WE will not be liable to pay YOUR claim.

Extensions

Extension	Limit
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Church Shield Insurance renewal pack

Policy schedule

1 Personal effects	£1,000 any one claim £250 limit money per person
2 Church tours	£500 any one claim £250 limit money per person
3 New cont or build acquired	£50,000 for contents any one period of insurance
4 Donated goods	£5,000 any one fundraising event
5 Exhibit'ns/festivals/events	£10,000 any one exhibition, festival or event
6 Damage by emergency serv's	£10,000 any one claim
7 Property in the open	£5,000 any one claim
8 Headstones and monuments	£5,000 any one period of insurance
9 Bequeathed property	£250,000 limit for buildings
10 Loss of keys	£5,000 any one claim
11 Frozen food	£10,000 any one period of insurance
12 Service pipes, cables etc.	£15,000 any one loss
13 Loss of metered water/oil	£5,000 any one period of insurance
14 Minor building works	£150,000 any one period of insurance
15 Archaeological costs	£250,000 any one claim
16 Spontaneous heating	As sum insured
17 Hired-in property	As sum insured
18 Trace and access	£50,000 any one claim
19 Extinguisher/alarm re-set	As sum insured
20 Discharge of oil	£25,000 any one claim
21 Planning (LB&CA) Act 1990	20% of buildings sum insured
22 Subsidence extension (PDHs)	As sum insured for private dwelling houses

Property damage clauses

C1013 Fire Extinguishing Appliances

YOU undertake in consideration of the discount allowed off the premium for fire extinguishing appliances to have the appliances serviced and maintained under an annual service contract with approved suppliers or as agreed with US

Subject to the observance of this undertaking this policy shall not be invalidated as a result of any defect in any of the appliances unknown to YOU or beyond YOUR control

General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 2 Loss of income

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

Limit of indemnity: £1,834,032
Maximum indemnity period: 36 months

Section 3 Money

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

Excess £50

Limit of liability

This table shows the limit of our liability for any one occurrence.

Types of money	Limit of liability
Crossed cheques etc	£250,000
Other money	
In transit or bank night safe	£5,000
Whilst counted or in home of church official	£5,000
In locked safe on premises	£5,000
Any other loss	£500

Section 4 Theft by officials

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

Excess £50
Limit of indemnity: £10,000

Section 5 Liabilities

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

Cover 1 Employers' liability applies

Limit of indemnity £10,000,000

Cover 2 Public & products liability applies

Cover	Limit of indemnity
Public & products Liability	£5,000,000

Section 6 Legal expenses

Limit of indemnity: £250,000

Section 7 Personal accident

A Long Term Agreement, including a premium discount of 25.0%, applies to this section.

Level of benefit

This table shows the level of benefit for each insured person.

Occurrence	Level of benefit 0-15 years of age	Level of benefit 16-80 years of age
Death	£5,000	£10,000
Loss of one or more limbs or eyes	£10,000	£10,000
Permanent total disablement	£10,000	£10,000
Temporary total disablement - amount per week	£10	£100

Glossary

Property Damage Sum Insured

If you have accepted a sum insured lower than our valuation, please note that this may not be sufficient in the event of a major loss. Please check with us if you are not sure.

Retroactive date

You are not covered for acts committed before this date.

Excesses

The amount you would have to pay towards any loss.

Clauses

Changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

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