

Charity Shield renewal pack

Renewal notice



8 November 2023

Dear Mrs Turton

Thank you for choosing Methodist Insurance Company for your Charity Shield policy over the past year. Your policy is due for renewal on 15 November 2023 and I have enclosed your policy documentation.

- **The premium for next year is £7,270.48.**

This includes Insurance Premium Tax of £778.98.

Please arrange payment of your premium by 15 November 2023 to renew your insurance. Payment can be made by bank transfer using the details below:

Bank A/C Name: METHODIST INSURANCE PLC

Bank A/C: 69372098 **Sort Code:** 60-09-02

Bank: National Westminster Bank

Please reference your policy number: **21/MCS/6020979**

If you prefer, you can pay by Direct Debit – details of how to do this are on the Direct Debit instruction form enclosed. Alternatively please send a cheque made payable to 'Methodist Insurance PLC', and write your policy number on the back.

Please send the cheque to Methodist Insurance plc, Accounts Department, Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

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.

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

Your policy number

21/MCS/6020979

Insured

The committee for the time being of South East Region of Alcoholics Anonymous in the UK

In this pack

- Employers' Liability Certificate
- Important information
- Schedule summary
- Policy schedule

What to do next

- 1 **Check** your policy details.
- 2 **Send** payment for your premium by either.
 - Bank transfer
 - Direct Debit instruction
 - Cheque

We look forward to continuing to provide insurance for you over the coming year. If you have any questions, please contact me and I will be happy to help.

Yours sincerely

Philip Rawson

Philip Rawson
Underwriter

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Important information



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 running of a registered charity, not for profit organisation or small to medium sized enterprise.

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 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.

We note, from our records, that:

- You wish to insure your premises and/or associated activities.

If you are not sure this applies to you, please contact us on 0345 6061 331.

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 cover meets your needs

Product, cover or limits not meeting your needs?

Please contact us on 0345 6061 331 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.

General covers

Section	Cover in force
Property damage	X
Property damage plus	X
Equipment breakdown	X
Fine art and collections	X
Business interruption	X
Liabilities	✓
Charity trustee insurance	X
Legal expenses	X
Money with assault extension	X
Goods in transit	X
Personal accident	X
Fidelity	X
Terrorism	X

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Policy schedule

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

Please read this schedule alongside your Charity Shield policy document. Tell us if you want to make any changes.

If you need a copy of the policy documents, please visit www.methodistinsurance.co.uk/me850

Business description

Regional Assembly of Alcoholics Anonymous with 595 groups plus or minus 10% either way throughout the year

Premium details

Premium: **£7,270.48**

This is made up of a premium of £6,491.50 plus Insurance Premium Tax of £778.98.

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
General cover	Section 5 Liabilities

Policy clauses

EXPLANATORY NOTE NOT FORMING PART OF THE POLICY

In recognition of the long-term change in working patterns brought about by the pandemic we previously enhanced our policy cover in respect of employees working from home, which was initially applied via our website. This endorsement embeds the existing cover from our website into your policy.

ENDORSEMENT FORMING PART OF THE POLICY

CC353 Office Equipment

The following extension is added to the Property damage section

If CONTENTS are insured WE will pay for DAMAGE to office contents owned by YOU whilst kept at any of YOUR employees' homes

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Date of issue **8 November 2023** Effective from **15 November 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/MCS/6020979

Date of issue
8 November 2023

Insured
The committee for the time being of South East Region of Alcoholics Anonymous in the UK

Period of insurance
15 November 2023 to
14 November 2024

The policy document

If you need a copy of the policy documents, please visit www.methodistinsurance.co.uk/me850 or contact us.

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within the GEOGRAPHICAL LIMITS

Provided that no payment is made for the same claim under any other policy

Limit

£2,500 any one item

£5,000 any one claim

CC341 Commercial Cyber Liability clause

The following amendments apply to the Liabilities section of the policy

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 of use of or operation of any COMPUTER SYSTEM

CYBER INCIDENT

means

a. any error or omission or series of related errors or omissions

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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

Cyber exclusion

The following exclusion applies (other than in respect of the
Charity trustee insurance 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
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 expense of whatsoever nature
directly or indirectly caused by contributed to by resulting from

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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

Data Protection extension - amendment to limit

The following amendment is made to the Data Protection extension

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

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 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

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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 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

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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

- (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

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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
- 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

CC256 Equipment breakdown - Silent Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

CYBER EVENT

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means

- (a) a failure of electronic equipment to correctly recognise process or store any date
- (b) a hostile malicious illegal or transgressive act committed through electronic systems including but not limited to
- (i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)
- (ii) hacking (unauthorised access to any computer or other electronic equipment)
- (iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

- (a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work
- (b) fracturing of any part of the COVERED EQUIPMENT by frost when such fracture renders the COVERED EQUIPMENT inoperative
- (c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
- (d) ELECTRONIC DERANGEMENT

The following Electronic derangement definition is added

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This replaces any existing definition of Derangement and or Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic circuitry controlling or operating the COVERED EQUIPMENT that is not accompanied by visible DAMAGE and requires replacement of one or more insured components of the COVERED EQUIPMENT in order to restore it to its normal operation

Excluding

- (a) the rebooting reloading or updating of software or firmware
- (b) the incompatibility of COVERED EQUIPMENT with any software or equipment installed introduced or networked within the previous 30 days
- (c) the COVERED EQUIPMENT being of insufficient size specification or capacity
- (d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

Any exclusion relating to damage to data or damage caused by transmission or impact of any virus or damage caused by failure of a system is deleted

The following exclusions are added

any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

- (a) programming error or programming limitation
- (b) loss of data (other than as specifically provided for under any Reinstatement of Data and Computer Increased Costs of

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Working extension of cover)

(c) loss of access

(d) loss of use

(e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

Reinstatement of data and Computer Increased Costs of Working

(A) Unless otherwise excluded WE will pay the costs YOU incur in reinstating data that is lost or damaged as a consequence of an ACCIDENT to COVERED EQUIPMENT

Providing that

(i) OUR liability is limited solely to the cost of reinstating data onto MEDIA

(ii) WE shall not be liable for loss or damage to software

Limit

£50,000 any one ACCIDENT

(B) In addition WE will pay costs necessarily and reasonably incurred by YOU for the sole purpose of avoiding or diminishing the resulting interruption or interference to YOUR computer operations

Limit

£50,000 any one ACCIDENT

CC239 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

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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

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 lesser of £250,000 or 25% of

a. the sum insured by the items or

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b. the limit of OUR liability by the items if the declaration-linked basis applies

The maximum indemnity period for this extension will not exceed three months beginning from the date on which the restrictions on the PREMISES are applied

CC232 Prevention of Access - non damage

Business Interruption - Amendment to Prevention of access - Non-damage 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 prevention of access (non-damage) is deleted and replaced with the following

Prevention of access - Non-damage

Access to or use of the PREMISES being prevented or hindered by

(a) any action of government police or a local authority due to an emergency which could endanger human life or neighbouring property

(b) any bomb scare at or in the vicinity of the PREMISES

Excluding

(i) any restriction of use of less than 4 hours

(ii) any period when access to the PREMISES was not prevented or hindered

(iii) closure or restriction in the use of the PREMISES due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements

(iv) closure or restriction in the use of the PREMISES due to VERMIN

Limit

£10,000 any one period of insurance

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Special conditions

- (1) For the purpose of part (b) of this extension the General exclusion Terrorism does not apply
- (2) The maximum indemnity period under this extension will not exceed 3 months

CC230 Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any 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

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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 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

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h. Personal Accident

i. Legal Expenses

j. Travel

k. Terrorism

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General Cover

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

Section 5 Liabilities

Cover 1 Employers' liability applies

Limit of indemnity £10,000,000

Description of employee	Category of employee	Estimated wageroll
Employers Liability	All	N/A

Cover 2 Public & products liability applies

Cover	Limits of indemnity	Third party property damage excess
Public liability	£5,000,000	£250
Products liability	£5,000,000	N/A

Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

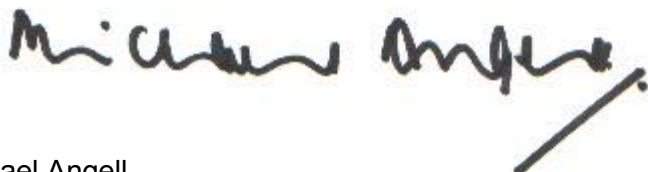
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number: 21/MCS/6020979
Name of policyholder: The committee for the time being of South East Region of Alcoholics Anonymous in the UK
Date of commencement of insurance policy: 15 November 2023
Date of expiry of insurance policy: 14 November 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.

