



**Masonic Mutual**

# THE MASONIC MUTUAL LIMITED

## COVER SUMMARY

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## Introduction

This document summarises the cover offered by The Masonic Mutual. Please read your Cover Wording, Certificate of Entry and Schedule to understand exactly what you are and are not covered for.

### Section 1 - Property Damage

#### Features and Benefits

Cover for buildings, contents, masonic regalia and stock (not intended for sale).

- Wide range of risks covered including fire, storm, flood, malicious damage, theft, accidental damage, escape of water and glass breakage
- Optional cover – terrorism.
- Regalia up to £10,000 any one item and £30,000 each Lodge anywhere in the UK or Europe.
- Committee members', trustees', employees' and volunteers' personal belongings in your premises up to £2,500 (£500 for pedal cycles) and up to £1,000 for visitors.
- Loss of oil £5,000 and loss of metered water £10,000.
- Bequeathed buildings up to the lesser of 10% of the amount covered or £250,000 each bequest and bequeathed contents up to £5,000 each item and £50,000 each bequest
- Raffle prizes and donated goods for fundraising events up to £1,500 each claim.
- Freezer contents – £5,000 any one freezer and £20,000 in any one cover period.
- Trace and access cover for loss of oil water or gas £50,000 any one claim.
- Cover away from your premises anywhere in the UK for contents – £1,000 any one article and £5,000 any one cover period. Regalia £10,000 any one article and £30,000 any one Lodge in any cover period.
- Building works up to £100,000.
- Up to £10,000 for reasonable measures you take to avoid damage by a covered event.
- Loss or theft of keys up to £5,000 in any one cover period.
- Inflation protection, automatic index-linking or the option of 'Day One' with 15% uplift to the sums covered (higher uplifts considered at your request).

#### Significant exclusions or limitations

- In the event of a claim, settlement for buildings, contents and masonic regalia will be on a reinstatement basis. Reinstatement basis does not apply to stock.
- £1,000 excess for subsidence claims.
- If the premises are vacant, unfurnished and empty for more than 30 consecutive days, you must tell us. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise. In some circumstances your cover may be cancelled or we may impose special conditions.
- You must always keep the amounts covered at a level that represents full value. If you do not, your claim may be reduced proportionately but not if our surveyor's amount covered advice applies.

## Section 2 - Equipment breakdown

### Features and Benefits

Covers repair or replacement of electrical or mechanical equipment which breaks down. This includes lifts, central heating and air conditioning systems, office equipment and retail equipment such as bar code scanners and credit card payment systems.

- Cover up to £5,000,000 or the amount covered under the Property damage Section whichever is less in any one cover period.
- Breakdown of computers anywhere in the EU, while in your or your employees' custody or control, up to £250,000 in any one cover period.
- Business interruption cover for covered equipment up to £30,000 in any one cover period, subject to the Section 3 Business interruption being in force.

### Significant exclusions or limitations

- Any equipment manufactured by you for sale
- In private dwellings: kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
- Breakdown caused by computer viruses or hacking.
- Gradual deterioration or wear and tear
- The excess under this Section will be the same as the excess that applies under the Property damage Section.
- Computer breakdown costs recoverable under a maintenance agreement, warranty or guarantee.

## Section 3 - Business interruption

### Features and Benefits

Covers loss of revenue and the increased costs to run your organisation following an event covered under the Property damage Section.

You choose the annual amount covered, unless you have package cover

Optional additional cost of working to minimise a loss of revenue.

- Cover is provided up to a period which can be 12, 18, 24 or 36 months.
- Automatic extensions include loss of revenue or additional expenses following:
- Restrictions on access or use placed by a competent authority due to emergency which could endanger human life
- Damage to a neighbouring property by a cause which is included in your cover that prevents access to the premises.
- The occurrence of a specified disease, food poisoning, defective sanitation and vermin. The standard limit is £250,000 or 25% of the loss of revenue covered whichever is less.
- Up to £25,000 any one cover period if your organisation is affected by the death or immoral act of your Patron.
- Bomb scare up to £5,000 for any one incident.
- Book debts up to £50,000 for any one claim.

- Up to £10,000 any one incident if your organisation is affected by damage at premises where you are holding or participating in an exhibition or event.
- Accidental failure of the supply to your premises of electricity, gas, water or telecommunications up to £10,000 any one incident.

## Section 4 – Liabilities

### Cover 1 - Employers' Liability

#### Features and Benefits

Cover against legal liability for death of or injury to employees.

- £10,000,000 inclusive of all legal costs and expenses, £5,000,000 if terrorism related.
- Cover for costs with our prior consent to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident. Limit of £25,000 for any one incident and in any one-cover period.
- Legal costs and expenses for defending prosecutions under the Health and Safety at Work etc. Act, Consumer Protection Act or Food Safety Act, up to £500,000 any one claim.
- Legal costs and expenses for defending prosecutions under Corporate Manslaughter legislation up to the limit you have agreed with us or £5,000,000, whichever is less, for all claims in any one cover period.

### Cover 2 - Public and products liability

#### Features and Benefits

Cover against injury to others or damage to their property.

- Standard cover is £5,000,000.
- Legal costs and expenses may also be paid.
- We include most fund-raising activities under your control anywhere in the UK.

Automatic extensions include:

- Trustee and management liability up to £2,000,000, £50,000 for loss of documents, in any one cover period, including all legal costs and expenses.
- When you are temporarily overseas on your organisation's business up to the limit of discretionary indemnity or £5,000,000 whichever is less.
- Legal costs and expenses for defending prosecutions under the Health and Safety at Work etc. Act, Consumer Protection Act or Food Safety Act, up to £500,000.
- Legal costs and expenses for defending prosecutions under Corporate Manslaughter legislation up to the limit of discretionary indemnity or £5,000,000, whichever is less, for all claims in any one cover period.
- Cover for costs to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity. Limit of £25,000 for any one incident and in any one cover period.
- Cover for liability if you accidentally damage another Member's property or accidentally kill or injure another Member's employee.

### Significant exclusions or limitations

- Legal costs and expenses for claims which are brought within the USA or Canada are included within the limit of discretionary indemnity.
- Cover for acts of terrorism is limited to the limit of discretionary indemnity or £5,000,000, whichever is less.
- No cover is provided for premises 40 storeys or more.
- No cover is provided for any event where more than 1,500 people attend at any one time.
- Trustee and management liability extension excludes liability resulting from employment disputes.
- £250 excess for third party property damage
- Circumstances where compulsory motor insurance is required.

## Section 5 - Trustee and management liability

### Features and Benefits

Covers the personal liability of trustees, officers, employees or voluntary workers arising from errors or omissions they make in the management and administration of the organisation

- Includes defence costs and expenses for actual or alleged pollution resulting from a wrongful act
- Includes legal costs and expenses following proceedings by any government department or agency to examine your affairs
- Includes emergency costs and expenses up to a maximum of 10% of the limit of discretionary indemnity
- Provides a discretionary indemnity to trustees while acting as a trustee of another not-for-profit entity at the request of the Member
- Up to £50,000 in any one cover period for lost or damaged documents, inclusive of all legal costs and expenses
- Six years protection for retired trustees, directors, officers or member of the management committee
- Cover for costs to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity. Limit of £25,000 for any one incident and in any one cover period

### Significant exclusions or limitations

- Trustee and management liability cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the cover period. Therefore we must be notified as soon as possible of any claim or any circumstances likely to result in a claim
- Excludes claims or circumstances which may result in a claim known to you at the start of the cover
- Bodily injury and property damage (other than damage to documents) are excluded
- Excludes dishonest, fraudulent or criminal acts
- Excludes the administration of any pension fund or scheme
- Excludes employment disputes
- Excludes legal action brought outside the UK, European Union, Channel Islands or Isle of Man
- Cover for outside boards will only operate in excess of any more specific cover

## Section 6 - Money and assault

### Features and Benefits

#### Money

Cover for non-negotiable money such as crossed cheques, money orders and vouchers up to £500,000

- Cover for cash in transit
- Cover for cash on site or in a bank night safe up to £5,000
- £1,000 for losses while in personal custody of authorised employees or lodge members.
- £50 for losses from collection tins or envelopes
- £500 for any other loss.
- Losses due to dishonesty of employees – £2,000 each employee and £5,000 in total any one cover period.
- Fraud and identity theft – covers fraudulent use of credit and debit cards used in connection with your business, £1,000 each card any one cover period.
- Also covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge,
- £1,000 for all claims in any one cover period.

#### Assault

- Benefits if an employee or someone acting for your organization is injured due to a robbery or hold-up. Limits of
- £25,000 for death or permanent total disablement and £250 each week for temporary total disablement apply. £200 hospital benefit and £500 for medical treatment also provided.

### Significant exclusions or limitations

#### Money

- Cash over £3,000 while in transit unless accompanied by at least two persons. For cash over £5,000 we require three persons. A professional security firm is required if over £10,000.
- Employee dishonesty cover requires the loss to be discovered within 28 days of its occurrence.

#### Assault

- Temporary total disablement benefits for 104 weeks.
- Persons under the age of 16 are not included in the cover.
- Fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the Member's directors, trustees or partners.
- Identity theft costs must be agreed by us in advance.



## Section 7 - Fidelity

### Features and Benefits

Covers loss of your money or goods caused by an act of fraud or dishonesty by an employee or volunteer up to £75,000.

### Significant exclusions or limitations

- Minimum standards of control for supervision, accounting procedures and checking the security of money or goods.
- Standard excess £250.

## Section 8 - Goods in transit

### Features and Benefits

Your goods, with an amount covered selected by you, covered for accidental damage while in transit by road vehicles operated by you or a haulier. Also while sent by parcel post or rail.

- Cover for damage to drivers' clothing and personal effects up to £500.
- Transits can be anywhere in the UK, the Republic of Ireland, the Channel Islands and the Isle of Man.

### Significant exclusions or limitations

- The most we may pay will be the maximum value of goods carried by any one vehicle or consignment. In the event the limit of cover is less than the maximum value any payment will be proportionately reduced.
- Theft where your employees or volunteers are involved.
- Goods spoiled by the failure of a vehicle's refrigeration equipment.
- Conditions apply for theft from unattended vehicles.
- Excluding the agreed excess.

## Section 9 - Personal Accident

### Features and Benefits

Cover for your specified persons that are under a contract of service or apprenticeship against accidental bodily injury

- Death or permanent total disablement – varying limits available
- £25 each week for temporary total disablement.
- Up to £200 hospital benefit,
- Cover for people over 16 up to age 80.
- Cover for disappearance of the covered person up to £10,000 any one claim.

### Significant exclusions or limitations

- Certain hazardous sports or activities as detailed in the Cover Wording.
- Temporary total disablement benefits after 104 weeks.

## Section 10 - Loss of licence

### Features and Benefits

Covers the depreciation of your financial interest in the premises or your loss of revenue following the withdrawal of your licence granted under the Licensing Act 2003. Standard limit of £100,000. Higher limit may be provided if requested. Cover can be extended to include the withdrawal of the certificate that allows you to run the business

### Significant exclusions or limitations

- Losses caused by your own acts or omission.

## Section 11 - Professional Indemnity

### Features and Benefits

Covers your legal liability for wrongful acts arising from the provision of your professional services or advice

- It includes your legal liability as a business following the dishonest acts of members of your staff and authorised volunteers
- Discretionary indemnity limits available up to £5,000,000, for all claims in total, made in any one cover period
- Legal costs and expenses in addition to indemnity limit
- Covers the Member and employees.
- Covers unintentional libel, slander, and breach of confidentiality
- Includes loss of documents and data protection issues, up to £50,000 for all claims in total, made in any one cover period
- Cover for costs to employ a marketing and/or public relations firm to help minimise the risk of damage to your reputation following an incident which could result in adverse publicity. Limit of £25,000 for any one incident and in any one cover period

### Significant exclusions or limitations

- Professional indemnity cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the cover period. Therefore we must be notified as soon as possible of any claim or any circumstances likely to result in a claim
- The consequences of any circumstances known to you at the commencement of this cover which may result in a claim
- Cover for dishonesty of an employee is excluded where there has previously been reasonable cause for suspicion of dishonesty or fraud by that employee
- Any claims resulting from treatment, clinical trials or abuse
- Any legal action brought in a court of law outside the European Union
- Standard excess of £500, £1,000 or £2,000 depending on your revenue