



Masonic Mutual

**THE MASONIC MUTUAL LIMITED
INDIVIDUAL LODGE AND REGALIA
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 contents, furniture and masonic regalia up to £20,000 and Lodge warrant up to £1,500 damaged by:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm and flood
- Escape of water
- Impact
- Falling trees
- Escape of oil
- Sprinkler leakage
- Accidental damage
- Subsidence
- Theft or attempted theft
- All risks for Regalia and Contents up to £20,000

Significant exclusions or limitations

- £50 excess
- Single item limit £7,500

Section 2 – 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.

Cover 2 - Public and products liability

Features and Benefits

Cover against injury to others or damage to their property.

- Standard cover is £2,000,000.
- Legal costs and expenses may also be paid.
- We include most fund-raising activities under your control anywhere in the UK.

Automatic extensions include:

- When you are temporarily overseas on your organisation's business
- 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
- 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

- £250 excess for third party property damage
- Legal costs and expenses for claims which are brought within the USA or Canada are included within the limit of discretionary indemnity.
- Circumstances where compulsory motor insurance is required.

Section 3 - Money and assault

Features and Benefits

Money

Cover for non-negotiable money such as crossed cheques, money orders and vouchers on the premises or while in personal custody of authorised lodge members including in transit up to £2,500

Assault

Benefits if an employee or someone acting for your organisation is injured due to a robbery or hold-up. Limits of

- £10,000 for death or permanent total disablement and £100 each week for temporary total disablement apply.

Significant exclusions or limitations

Money

- £50 excess

Assault

- Temporary total disablement benefits for 104 weeks.
- Persons under the age of 16 are not included in the cover.

Section 4 - 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 £50,000.

Significant exclusions or limitations

- Minimum standards of control for supervision, accounting procedures and checking the security of money or goods.
- Standard excess £50.