

Church Shield

Application

Version 3



METHODIST INSURANCE CHURCH SHIELD APPLICATION FORM

IMPORTANT NOTE

You must give full and true answers to all questions.

You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know.

If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

A copy of your application is available on request.

The Declaration at the end of this Application form must be completed.

Church details

1 Name of Church

2 Denomination

3 In whose name is the insurance to stand

4 Methodist Circuit (if applicable)

5 Full Address of Church

Postcode

Telephone

Fax

Email address

6 Name & Address for Correspondence

Postcode

Telephone

Fax

Email address

7 Date insurance is required from:

Note: unless we have confirmed otherwise, no insurance will be in force until we have accepted this application.

Other interests

Please give details of the names and addresses of additional interests (such as Banks, Mortgagees, Lessors etc) to be noted in the policy together with the nature of their interest.

Name	<input type="text"/>	Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
Tel. No.	<input type="text"/>	Tel. No.	<input type="text"/>
Nature of Interest	<input type="text"/>	Nature of Interest	<input type="text"/>
Ref. No.	<input type="text"/>	Ref. No.	<input type="text"/>

Section 1 - Property

1 Buildings

The sum insured should include fixtures and fittings, pews, heating and lighting installations, windows (including stained glass windows), outbuildings, boundary walls, gates and fences, paths, drives and paved areas.

Note: The sums to be insured should represent the full cost of rebuilding including architects, surveyors, consulting engineers & legal fees, the cost of debris removal, the cost of meeting Public Authority requirements and VAT if appropriate.

Church	£	<input type="text"/>
Hall	£	<input type="text"/>
Others (including brief description)	£	<input type="text"/>
		<input type="text"/>
Total	£	<input type="text"/>

2 Contents

The sums insured should represent the full reinstatement cost of all moveable furniture, soft furnishings, pianos, moveable fonts, pulpits and all other contents.

Church	£	<input type="text"/>
Hall	£	<input type="text"/>
Others (including brief description)	£	<input type="text"/>
		<input type="text"/>
Total	£	<input type="text"/>

3 Organ

The sum insured should represent the full replacement cost of the organ as new. If in the event of a serious or total loss you would wish to replace the organ with a modern alternative then **electronic organ replacement cover** is available. For full details please contact us.

Make	<input type="text"/>	Model	<input type="text"/>
Year Built	<input type="text"/>	Maintained by	<input type="text"/>
No. of Manuals/No. of Speaking Stops	<input type="text"/>	Sum Insured	£ <input type="text"/>

4 Terrorism

Is terrorism cover required?

Yes No **5 Subsidence**

The standard policy provides no cover for subsidence apart from private dwelling houses.

Do you require subsidence cover?

Yes No **Section 2 - Loss of income****Standard Limit is 10% of total sum insured for Buildings Organs & Contents**

State your annual income from:

Lettings, collections, etc. £ Rents from offices, shops, etc. £ Multiply the answer by 3 £

Cover is based on 36 months disruption.

If you require a higher than standard limit, please advise the sum to be insured

£ **Section 3 - Money****Standard Limits**For non-negotiable money
eg crossed cheques and postal orders.

£250,000 any one loss

Loss of money in transit or in a bank night safe.

£5,000 any one loss

Loss of money while being counted or in the
home of a church official.

£5,000 any one loss

Loss of money from a locked safe on the premises.

£5,000 any one loss

Any other loss.

£500

Are the limits sufficient?Yes No If NO, please indicate the limit you would require and a quotation will be provided. £ **Section 4 - Theft by officials****See summary of cover for details of cover****Section 5 - Liability**

Please provide the Employer Reference Number (ERN) for your business (the ERN is often referred to on tax forms as the employer's PAYE reference and is provided by HMRC to every business which is registered with them as an employer). Where your business has more than one ERN, you must individually list each number together with the name of the subsidiary company using the box below.

If you do not have an ERN, please confirm that you are exempt from holding one

Yes

Standard Limits

Employers' Liability	£10,000,000
Public Liability	£5,000,000
Products Liability	£5,000,000

Are the standard limits for Public & Products Liability sufficient?

Yes No

If you require higher limits and would like a quotation, please indicate below.

Limit required £7,500,000 £10,000,000

Optional cover – Professional Counselling

Do you require a quotation for Professional counselling cover

Yes No

Section 6 - Legal expenses

See summary of cover for details of cover.

Section 7 - Personal accident

Two units of cover are automatically included in the standard policy wording. Additional units can be obtained if requested. Please see summary of cover for details of limits per unit.

If you require a quotation for extra cover, please indicate how many **additional** units are required.

Optional cover

We can arrange inspection cover for your lifts.

Do you require a quotation for inspection cover?

Yes No

General information - to be completed by all applicants

If you tick any of the shaded boxes, please provide full details

1 The sums insured represent not less than the full value of the property insured, the calculation of value being on the same basis as the selected basis of claims settlement. Yes No

2 The building is
a) built of brick, stone or concrete and roofed with slates, tiles or concrete? Yes No

b) in good repair and free from damage or defect of any kind? Yes No

c) in an area normally free from flooding? Yes No

d) free from and in an area normally free from subsidence, ground heave, landslip or coastal erosion? Yes No

e) free from previous underpinning or any remedial action of any type in connection with subsidence, ground heave, landslip or coastal erosion? Yes No

f) fitted with a burglar alarm? Yes No

3 Are the premises or any part of them
a) used solely for church activities and not for any business or commercial purpose? Yes No

b) unoccupied or not in use? Yes No

4 Do you hire out, loan or lend any parts of the premises to any organisation or persons who do not come under your authority directly in connection with your church business or activities? Yes No

If yes, do you check that they have any Public Liability insurance in force? Yes No

5 Do you have a written child protection policy in force? Yes No

If NO, please detail the child safety measures undertaken by the Church

6 Do the buildings or any part of them have a national or local listing or planning requirement which means that the building must be reinstated in its original or similar form in the event of damage? Yes No

7 Are you now or have you previously, been insured against any of the risks proposed?

Yes No

If YES, state:

a) Name and address of the Insurer:

Postcode

b) Policy No:

c) Expiry date of policy:

d) Expiry date of Long Term Agreement (If not applicable state NONE)

8 Has any Insurer

a) Declined a proposal, cancelled or refused to renew a policy?

Yes No

b) Increased the premium or imposed special terms at any time in respect of the events insured?

Yes No

Please give full details

9 During the last 5 years, have you suffered loss, destruction or damage or been liable for accidents involving other persons in respect of the events which you wish to insure, whether insured or not?

Yes No

Please give full details

10 To your knowledge, have you or any church official or trustee ever been

a) Convicted of any criminal offence other than a driving offence or have any non - motoring prosecutions pending? You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974

Yes No

b) Declared bankrupt or held any unsatisfied County Court Judgement?

Yes No

Long term agreement - complete only if required

You can receive a 25% discount on your annual premium in exchange for your agreement to offer to insure with us for 5 years. If you are interested, please read the following terms of the agreement carefully and sign where indicated.

Agreement

The policy remains an annual contract but you agree to offer to renew the policy at each renewal, until the expiry date. We may choose not to accept your offer to renew. You are released from the Agreement, without penalty, if we do this or if we cancel the policy or change the terms, conditions or price.

Premium adjustments to take account of such things as inflation, changes to sums insured or new property you acquire do not constitute a change in price. Similarly, you will not incur penalties should you reduce the sums insured to match changes that occur or if you have to cancel the policy because you no longer own the premises. Otherwise, if you break the Agreement once it is in force, you will be liable to pay us a withdrawal fee in accordance with the following scale.

Time of withdrawal from the Agreement	Percentage of the annual premium payable
Year 1 At or before the first policy renewal occurring after the start of the Agreement.	12.5%
Year 2 During the next year of insurance or at the next policy renewal.	10%
Year 3 During the next year of insurance or at the next policy renewal	7.5%
Year 4 During the next year of insurance.	5%

I/we wish to be committed to the Agreement shown above.

Name

Signature

Date

Disclosure of additional material circumstances

Please read the paragraph about material circumstances which appears at the head of this application form. If there are any material circumstances that have not been covered by the questions set out above you must disclose them to us. Please use the box below.

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless your business is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

How we will use your data

We hold data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services for this policy.

Fraud prevention

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims. For further information please refer to our Privacy Policy at www.methodistinsurance.co.uk/general/security-and-privacy.

Declaration

I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.

I/We agree to accept a policy in the Company's usual form for this class of business

Signed

Date

Position



Methodist Insurance PLC,
 St Ann's House,
 St Ann's Place,
 Manchester M2 7LP
 Tel: 0345 606 1331 Fax: 0345 604 6302
www.methodistinsurance.co.uk
 email: enquiries@micmail.com

Methodist Insurance PLC is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and regulated by the Central Bank of Ireland for Conduct of Business rules.