



THE MASONIC MUTUAL LIMITED

INDIVIDUAL LODGE AND REGALIA

COVER SUMMARY

Registered Office: 7-9 Church Road, Lytham, Lancashire, FY8 5LH. Company no: 9085809
The Masonic Mutual Limited is an appointed representative of Tower Insurance Brokers Limited, company number 10691863. which is authorised and regulated by the Financial Conduct Authority: FRN 805562

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Introduction

This document summarises the **standard** 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
- 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.
- Cyber liabilities are not covered

Section 3 - Money and assault

Features and Benefits

Money

Cover for money 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 excessAssault
- 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.