The Masonic Mutual Limited

Masonic Buildings and Liabilities

Summary of Cover

This document provides a summary of the features and benefits of the Masonic Buildings and Liabilities insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the Cover Wording and Certificate of Entry.

A policy document is available from Masonic Mutual.

Contents

The policy is made up of a number of sections of cover. Your quote or renewal documentation will show which sections of cover you have selected.

Click to go to page

Ecclesiastical's support for Masonic Buildings and Liabilities customers

Award winning claims service

www.ecclesiastical.com/claims/award-winning-claims

Specialist risk management guidance

www.ecclesiastical.com/risk-management

For further details, please refer to your cover wording.

What you need to do

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Your obligations

- You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- You must tell us as soon as you become aware of any event which may result in a claim.

Your cover

Please note this summary relates to our standard policy cover.

Please contact Masonic Mutual if you have any specific needs or requirements, for example if the limits are insufficient to meet your needs.

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Section 1 – Property damage

Cover is for damage to buildings and/or contents caused by the following events. Your Certificate of Entry will show which events are insured.

- Fire, lightning and explosion
- Aircraft and aerial devices
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm
- Flood
- Escape of water
- Impact
- Falling trees
- Falling aerials
- Escape of oil
- Sprinkler leakage
- Accidental damage
- Subsidence, heave or landslip
- Forcible and violent theft or attempted theft
- Glass and sanitary fixtures

Cover features:

- Day one reinstatement
- Index-linking

Buildings and contents will be covered up to the sums insured provided by you.

Sums insured must be set at the appropriate values to avoid underinsurance.

The sum insured is the amount for which you insure your buildings, items of contents and stock.

- Buildings: the sum insured should reflect the cost to rebuild including any demolition costs, professional fees, removal of debris and, where applicable, VAT. Note the market value of a property does not reflect the cost of rebuilding the property and should not be used as a guide.
- Contents: where repairs cannot be carried out, it should reflect the cost for replacement as new.
- Stock: the sum insured should be the cost to replace less an allowance for wear and tear if appropriate.

Underinsurance occurs when a sum insured is less than the actual costs of rebuilding buildings or replacing items of contents and stock.

If the sum insured for buildings, contents or stock is underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual cost. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£100,000 (policy sum insured)}}{\text{£200,000 (actual value at risk)}} \times \text{£50,000 (claim amount)} = \text{£25,000 (claim payment)}$$

Please refer to your cover wording for details of how the following limits apply, e.g. in total for the cover period or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Non-invalidation	Included
Reinstatement of sum covered	Included
Fees	Included
Removal of debris	Included
Temporary removal	10% of sum covered
Spontaneous heating	Included
Legislation and Public Authorities	15% of sum covered

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Extension	Standard limit
Emergency services damage to the grounds	£25,000 any one claim
Capital additions	10% of sum covered or £500,000 (whichever is less)
Loss of oil, gas or water	Loss of oil or gas - £5,000 Accidental discharge of LPG or oil - £5,000 Theft of oil - £5,000 Decontamination of grounds - £25,000 Metered water - £10,000
Sale of the building	Included
Bequeathed property	Buildings - 10% of buildings sum covered or £250,000 (whichever is less) Other property - £5,000 per item up to £50,000
Damage to the buildings by theft	Theft of building structure - £5,000 Theft of metal - £5,000 Theft of contents - £25,000 Rainwater damage - £5,000
Loss or theft of keys	£5,000
Seasonal stock increase	Sums covered increased by £10,000
Raffle prizes and donated goods	£1,500
Freezer contents	£5,000 per unit up to £20,000
Property in the open	£20,000
Trace and access	£50,000
Underground pipes and cables	Included
Clearing drains	£50,000
Extinguisher and alarm resetting expenses	Included
Cover away from premises	Regalia - £10,000 per item, £30,000 per lodge Other contents - £1,000 per item up to £5,000 Personal belongings - £250 per item, £500 per person
Minor contract works	£100,000
Loss avoidance measures	£10,000
Pairs and sets: regalia	£10,000 per item, £30,000 per lodge

Please refer to section 1 in your cover wording for full details of the following exclusions.

Covered events exclusions

Fire
- Heat process

Explosion
- Statutory inspection
- Steam pressure

Accidental damage
- Specifically insured
- Wind turbines

Riot
- Northern Ireland restriction
- Cessation of work
- Confiscation by government

Malicious persons
- Cessation of work
- Moveable property in the open
- Confiscation by government

Storm/Flood
- Water table level
- Frost, subsidence or landslip
- Fences, gates and moveable property in the open

Escape of water
- Damage to beverage

Subsidence, heave or landslip
- Water table level
- External property
- Settlement and erosion
- Defective design or workmanship
- Existing damage
- Repairs, alterations and excavations

Forcible and violent theft or attempted theft
- Damage to buildings

Glass and sanitary fixtures
- Specifically insured
- Existing damage
- Surface damage
- Unfixed glass
- Alterations
- Bulbs and tubes

Section exclusions

1. Pollution and contamination
2. Consequential loss
3. Self-ignition
4. Gradual causes, depreciation, defective design or workmanship and changes in environment
5. Livestock
6. Processing
7. Atmospheric conditions restrictions
8. Boilers and mechanical or electrical breakdown
9. Fraud and disappearance
10. Deliberate act or omission
11. Collapse or cracking
12. Moveable property in the open

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Section 2 – Fine art and collections

Provides cover for loss or damage to your works of art, collections or worn items on either an agreed value or market value basis (including any resultant depreciation).

Cover	Limit
Basis of settlement – Agreed value	Agreed value in Certificate of Entry
Basis of settlement – Market value	Art - £30,000 any one item, pair or set Worn items (e.g. Jewellery) - 10% of sum insured for art or £500,000 (whichever is less)

Please refer to your cover wording for details of how the following limits apply, e.g. in total for the cover period or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
New acquisitions	30% of sum insured or £250,000 (whichever is less)
Defective title - including legal costs	£500,000 or the value of art (whichever is less)
Restoration and framing contingent cover	£1,000,000
Work in progress	£50,000
Emergency evacuation	£50,000
Uneconomic costs of restoration	£100,000
Extended replacement cost	30% of sum insured up to £250,000

Please refer to section 2 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1. Fraud or dishonesty
2. Items in the open
3. Unoccupied
4. Disappearance
5. Gradual causes
6. Changes in environment
7. Processing
8. Misuse
9. Water table level
10. Pollution or contamination

Section conditions

1. Art – loaned items
2. Consignment of art
3. Transit
4. Salvage

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Section 3 – Equipment breakdown

Provides cover for the repair or replacement of equipment which breaks down. This includes lifts, central heating, air conditioning, office equipment, computer equipment and retail equipment such as credit card payment systems.

Equipment will be covered up to £5,000,000 in total.

Please refer to your cover wording for details of how the following limits apply, e.g. in total for the cover period or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Away from the premises	Portable computer equipment - £5,000 Other equipment - Included
Reinstatement of data	£50,000
Computer increased costs of working	£50,000
Business interruption	£100,000
Hazardous substances	£10,000
Expediting expenses	£20,000
Legislation and Public Authorities	15% of the item's sum insured
Damage to own surrounding property	£2,000,000
Hire of substitute item	£10,000
Storage tanks and loss of contents	£10,000
Debris removal	£25,000
Repair costs investigation	£25,000
Public relations costs	Included
Additional access costs	£20,000
Energy efficiency improvements	25% of replacement cost or £25,000 (whichever is less)

Please refer to section 3 in your cover wording for full details of the following exclusions and condition.

Section exclusions

1. Equipment testing
2. Gradual developing cause
3. Maintenance agreements warranty or guarantee
4. Correction by maintenance
5. Cyber event
6. Electronic risks
7. Cessation or reduction in trading

Section condition

- Back-up records

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Section 4 – Business interruption

Provides insurance cover to protect your business income following a property damage loss.

Cover (one of the following)	Standard cover/Limit
Revenue	You select sum insured
Rent receivable	You select sum insured
Alternative cover Additional cost of working	You select sum insured

Sums insured must be set at the appropriate values to avoid underinsurance.

Sums insured are the amounts of revenue and rent receivable provided by you. They should be an accurate reflection of the indemnity periods selected.

Underinsurance occurs when a sum insured is less than the actual amounts of revenue and rent receivable.

If the sums insured for revenue and/or rent receivable are underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual amount. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£500,000 (policy sum insured)}}{\text{£1,000,000 (appropriate amount)}} \times \text{£250,000 (claim amount)} = \text{£125,000 (claim payment)}$$

This will not apply where the sums insured have been set on an estimated basis and instead, any amounts payable will not exceed 133⅓% of the estimated figure.

Selecting an adequate indemnity period

The indemnity period selected must adequately reflect the time required for the business to return to normal operation.

Please refer to your cover wording for details of how the following limits apply, e.g. in total for the cover period or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Prevention of access – Damage	£500,000
Utilities	Included
Suppliers' extension	Specified - £100,000 Unspecified - £50,000 Storage sites - £50,000
Customers' extension	£15,000
Failure of supply	£10,000
Failure of telecommunication services	£10,000
Bomb scare	£5,000
Reinstatement of data	£25,000
Computers - Increased cost of working	£25,000

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Extension	Standard limit
Other venues	£10,000
Book debts	£50,000
Food poisoning, defective sanitation, vermin, murder or suicide	25% of sum insured, or 25% of limit of liability, or £250,000 (whichever is less)
Death of your patron	£25,000
Prevention of access - Non-damage within 1 mile of premises	£50,000

Section exclusions

Property damage exclusions apply. Please refer to section 1 for full details.

Please refer to section 4 in your cover wording for full details of the following conditions.

Section conditions

1. Renewal clause – Declaration-linked basis
2. Contribution adjustment clause

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Section 5 - Liabilities

Employers' liability

Provides indemnity for your legal liability to pay damages to your employees and volunteers following injury in the workplace.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) for any one event.

Extension	Standard limit
Unsatisfied court judgements	Included

Please refer to section 5, cover 1 in your cover wording for full details of the following exclusion.

Employers' liability exclusion

- Road traffic legislation

Public & products liability

Provides indemnity for your legal liability to pay damages to third parties (not employees) for injury or damage to their property.

The standard limit is £5,000,000.

For claims arising from your activities, the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one cover period.

Extension	Standard limit
Cross liabilities	Included
Contingent motor liability	Included
Data protection	£1,000,000 any one cover period
Defective Premises Act	Included
Personal liability – residents and resident staff	£5,000,000 any one event
Overseas personal liability	£5,000,000 any one event
Libel and slander	£250,000 any one cover period
Additional clean-up costs	£1,000,000 any one cover period
Member to member liability	Included

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Please refer to section 5, cover 2 in your cover wording for full details of the following exclusions.

Public & products liability exclusions

1. Professional services
2. Injury to employees
3. Property in your custody restriction
4. Vehicles and crafts restriction
5. Pollution or contamination restriction
6. Advice
7. Product defects and recall
8. Contractual liability
9. Defective premises
10. Fines or penalties
11. Premises in and Products exported to North America
12. Products incorporated in craft, vehicles and plant
13. Overseas work restriction
14. Asbestos restriction
15. Fear of asbestos
16. Contract clauses
17. Terrorism restriction
18. Cyber

Liabilities section extensions

Extension	Standard limit
Court attendance	Directors/trustees/partners - £500 per day Employees - £250 per day
Corporate manslaughter defence costs	£5,000,000 any one cover period
Public relations crisis management	£25,000 any one cover period
Prosecution defence costs	£500,000 any one claim

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Section 6 – Trustee and management liability

Provides cover for claims made against trustees or your organisation, for wrongful acts committed while managing the organisation. Trustees include directors, shadow directors, officers or members of the management committee.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the cover period.

Please refer to your cover wording for details of the limits that apply. Any sub-limits will also be detailed there. All limits are any one cover period.

Extension	Standard limit
Extended reporting period	Included
Retired trustees	Included
Outside boards	Included
Emergency costs and expenses	10% of the cover limit
Public relations crisis management	£25,000 any one cover period

Please refer to section 6 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1. Prior and pending
2. Other insurance
3. Best interests
4. Fraud and malicious acts
5. Fines or penalties
6. Legal jurisdiction
7. Property damage, Intellectual property rights, Injury and Professional service
8. Pollution and asbestos
9. Cyber
10. Failure to insure
11. Personal guarantee or agreement
12. Pension
13. Takeover or merger
14. Breach of contract or trading losses
15. Terrorism
16. Products
17. Employment disputes

Section conditions

1. Notification of claims
2. Conduct and settlement of claims
3 Personal cover
4. Notices

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Section 7 – Money and assault

Provides cover for loss of money.

Cover	Standard limit
Non-negotiable money (e.g. crossed cheques)	£250,000
Money on the premises during business hours	£1,000
Money in transit	£1,000
Loss of money from a locked, specified safe in your building	Limit will depend on the make and model of the safe
Loss of money from a locked, unspecified safe outside of business hours	£500
Any other loss	£500

Please refer to your cover wording for details of how the following limits apply, e.g. in total for the cover period or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Damage to safes	Included
Damage to clothing and personal effects	Included
Dishonesty of employee	£2,000 per person up to £5,000
Fraud and identity theft	Fraudulent use of credit or debit cards - £1,000 Identity theft - £1,000
Fundraising events	Selected limits doubled
Overseas visits	£500
Optional Assault extension – Hospital benefit and Medical expenses	Various benefit levels available Medical expenses – £500 per person Hospital benefit – £20 a day up to £200

Please refer to section 7 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1. Deception
2. Professional carrier
3. Transit by unregistered post
4. Unattended vehicle
5. Errors or unexplained shortage
6. Unattended and unlocked rooms
7. Credit and debit card sales vouchers

Optional Assault extension exclusions

1. Needless peril
2. Age limits

Section conditions

1. Safe keys
2. Cash escort

Optional Assault extension conditions

1. Later accident
2. Benefit payments
3. Same accident
4. Discharge of liability
5. Agreed total

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Section 8 - Fidelity

Provides cover for loss of your money or goods (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee or volunteer.

Cover includes auditors' fees and undiscovered acts committed during a previous insurance period that this insurance supersedes.

Cover will be up to the limit you choose.

Please refer to section 8 in your cover wording for full details of the following exclusion and conditions.

Section exclusion

- Loss of interest and consequential loss

Section conditions

1. Minimum standard of control
2. References
3. Employees' money and recoveries
4. Limit of indemnity

Section 9 – Goods in transit

Provides cover for damage to insured property whilst in transit anywhere in England, Scotland, Wales, Northern Ireland, Republic of Ireland, the Channel Islands and the Isle of Man.

Extension	Limit
Personal effects	£500 per person
Debris removal	Included

Please refer to section 9 in your cover wording for full details of the following exclusions.

Section exclusions

1. Inadequate packing
2. Excluded items
3. Excluded causes
4. Open vehicles
5. Deterioration of refrigerated goods
6. Theft restrictions

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Section 10 – Personal accident

Provides compensation to the insured in the event of accidental bodily injury to an insured person, causing temporary or permanent disablement or death.

The level of benefits is shown in your Certificate of Entry. The maximum amount we will pay in respect of all benefits for all insured persons involved in the same accident shall not exceed £2,500,000.

Extension	Standard limit
Hospital benefit and medical expenses	Medical expenses - £2,500 Hospital benefit - £20 a day up to £200
Clothing and personal effects	£500 per person
Disappearance	Selected death benefit or £10,000 (whichever is less)

Please refer to section 10 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1 a. Suicide, psychiatric conditions, pregnancy, childbirth, intoxication and the influence of drugs
1 b. Pre-existing health problems
1 c. Needless peril
1 d. Excluded activities
2. Age limits
3. Terrorism
4. Travel against advice

Section conditions

1. Later accident
2. Benefit payments
3. Same accident
4. Discharge of liability
5. Compensation and periodic payments

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Section 11 – Loss of licence

Provides cover when your premises licence is cancelled for reasons outside your direct control.

Cover is for depreciation of your financial interest in the premises or loss of income. You choose the type of cover you need.

Please refer to section 11 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1. Compulsory purchase order
2. Alteration in law
3. Condition and use of the premises
4. Non-compliance
5. Bankruptcy

Section conditions

- Notification requirements
- Claims conditions

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Section 12 – Professional indemnity

Provides cover for claims made against you, by clients and third parties, arising from your professional services.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the cover period.

Cover will be up to the limit you choose.

Cover	Limit
Legal liability	Included
Loss of documents	Repair, replacement or reconstitution - £250,000 any one cover period Costs - Included
Data protection	£50,000 any one cover period
Defence costs and expenses	Included

Extension	Standard limit
Compensation for court attendance	Directors/trustees/partners - £500 per day Employees - £250 per day
Public relations crisis management	£25,000 any one cover period
Representation costs	£15,000 any one cover period

Please refer to section 12 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1. Prior and pending
2. Injury
3. Treatment
4. Abuse
5. Property damage
6. Trading losses
7. Fines or penalties
8. Dishonest or fraudulent acts of directors and trustees
9. Dishonest or fraudulent acts of employees
10. Directors' and officers' liability
11. Asbestos
12. Vehicles and crafts
13. Legal jurisdiction
14. Contractual liability
15. Financial interest
16. Employer obligations
17. Products
18. Intellectual property infringement
19. Retroactive date
20. Insolvency or bankruptcy
21. Cyber
22. Malicious cyber
23. Investments
24. Documents
25. Clinical trials
26. Other insurances
27. Terrorism

Section conditions

1. Notification of claims
2. Subsequent claims
3. Your claims duties
4. Document preservation
5. Consent for admissions and settlements
6. Excess
7. Claims involving dishonest or fraudulent acts
8. Our claims duties
9. Subrogation
10. Recoveries

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General exclusions

The following exclusions apply to the policy (please refer to the individual sections of cover regarding exclusions/limitations that apply to each section).

Please refer to your cover wording for full details of the following exclusions.

- Infectious or communicable disease
- Cyber (Property)
- Date recognition
- Other indemnity
- Radioactive contamination
- Sonic bangs
- Terrorism
- War
- Territorial exclusion (Property)

General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding conditions/limitations that apply to each section).

Please refer to your cover wording for full details of the following conditions.

- Information
- Articles and Rules
- Reasonable care
- Unoccupied buildings
- Alteration of risk
- Other indemnity
- Fraudulent claims
- Disputes
- Compliance by you
- Cancellation by you
- Cancellation by us
- Adjustment of contribution
- Assignment
- Security
- Law applicable
- Rights of third parties
- Sanctions

Important questions answered

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Who is the policy underwritten by?

Ecclesiastical Insurance Office plc.

How long will the policy run for?

Generally 12 months from the start date shown on your Certificate of Entry.

What are the payment options?

Please contact Masonic Mutual to discuss the payment options available.

Where am I covered?

In England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your Certificate of Entry and cover wording.

How can the policy be cancelled?

- We have the right to cancel your policy by sending seven days' notice and a refund of the proportionate premium for the unexpired cover will be given.
- You may request to cancel the policy at any time. There is no refund of premium if you do.

There are certain circumstances, for example in the Information, Alteration of risk and Fraudulent claims conditions, where this may vary.

What happens at renewal?

Masonic Mutual will send notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact Masonic Mutual if you wish to discuss your needs or any additional insurance requirements.

This policy is arranged by:

Masonic Mutual Limited, an appointed representative of Tower Insurance Brokers Limited, authorised and regulated by the Financial Conduct Authority.

- Registered in England No. 09085809
- Registered Office: 7-9 Church Road, Lytham, Lancashire, FY8 5LH
- Tel: 07542 735 203

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How do I make a claim?

For claims call Masonic Mutual on:

0343 178 0252 (Available Monday to Thursday, 9am–5:30pm, and Friday, 9am–5pm)

Full details of our claims conditions can be found in the cover wording.

How do I make a complaint?

If you are unhappy with our products or service, please let us know as soon as possible.

For complaints you can contact:

Masonic Mutual

07542 735 203

contactus@themasonicmutual.com

Or

Ecclesiastical Insurance Office plc (EIO)

0345 777 3322

complaints@ecclesiastical.com

Full details of the complaints procedures can be found in the cover wording.

What happens if Ecclesiastical can't meet their obligations?

Ecclesiastical Insurance Office plc contribute to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Ecclesiastical Insurance Office plc is unable to meet its obligations.

Further information about the compensation scheme is available at:

www.fscs.org.uk

You can contact the FSCS by email at:

enquiries@fscs.org.uk

Or you can call:

0800 678 1100 **(+44 207 741 4100 from abroad)**

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