The Masonic Mutual Limited
Individual Lodge and Regalia

Summary of Cover

This document provides a summary of the features and benefits of the Individual Lodge and Regalia 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.

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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 Individual Lodge and Regalia 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.

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What you need to do

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 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
- Escape of oil
- Accidental damage
- Subsidence, heave or landslip
- Forcible and violent theft or attempted theft

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 items of contents.

- Contents: where repairs cannot be carried out, it should reflect the cost for replacement as new.

Underinsurance occurs when a sum insured is less than the actual costs of replacing items of contents.

If the sum insured for contents 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
Temporary removal	10% of sum covered
Cover away from the premises	Included
Raffle prizes and donated goods	£1,500
Loss avoidance measures	Included
Pairs and sets: regalia	£7,500 per item, £20,000 per lodge

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

Covered events exclusions

Fire, lightning and explosion
- Heat process
- Statutory inspection
- Steam pressure

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

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

Storm/Flood
- Water table level
- Frost, subsidence or landslip
- Contents in the open

Escape of water
- Damage to beverage
- Sprinkler leakage

Accidental damage
- More specifically insured
- Wind turbines

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

Theft or attempted theft
- Non-forcible and non-violent entry/exit

Section exclusions

1. Pollution and contamination
2. Consequential loss
3. Gradual causes, depreciation, defective design or workmanship and changes in environment
4. Livestock
5. Processing
6. Atmospheric conditions restrictions
7. Fraud and disappearance
8. Deliberate act or omission

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Section 2 - 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 2, 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
Overseas personal liability	£2,000,000 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 2, 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	Lodge members - £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 3 – 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
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 3 in your cover wording for full details of the following exclusions and conditions.

Section exclusions

1. Deception
2. Transit by unregistered post
3. Unattended vehicle
4. Errors or unexplained shortage
5. Credit or 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 4 - 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 4 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 standards of control
2. Employees' money and recoveries
3. Limit of indemnity

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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
- Assignment
- Security
- Law applicable
- Rights of third parties
- Sanctions

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Important questions answered

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)**