

Charity Shield renewal pack

Policy schedule

This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity Shield policy document and the updates notice in this pack. Tell us if you want to make any changes.

If you need a copy of the policy documents, please visit www.methodistinsurance.co.uk/me850

Premium details

Premium: **£7,000.00**

This is made up of a premium of £6,250.00 plus Insurance Premium Tax of £750.00.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

| Insured premises | Policy section |
|-------------------------|-----------------------|
| General cover | Section 5 Liabilities |

Policy number

21/MCS/6056902

Date of issue

16 July 2018

Insured

The Committee for the time being of North West Region Assembly of Alcoholics Anonymous

Business description

Alcoholics Anonymous Regional Organisation.

Period of insurance

29 June 2018 to
28 June 2019

The policy document

If you need a copy of the policy documents, please visit www.methodistinsurance.co.uk/me850 or contact us.

Policy number **21/MCS/6056902**

Date of issue **16 July 2018** Effective from **29 June 2018**

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General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 5 Liabilities

Cover 2 Public & products liability applies

| Cover | Limits of indemnity | Third party property damage excess |
|------------------|---------------------|------------------------------------|
| Public liability | £5,000,000 | £250 |

Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.