

summary of cover

HERITAGE COMMERCIAL INSURANCE
WITH HOUSEHOLD COVER



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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Heritage Commercial Insurance policy, with Household cover.

The policy offers you insurance for

- n Your special building of architectural or historic interest, whether listed or not
- n Your business contents
- n Your household contents and other essential family covers, should you live at the business premises
- n Your antiques, exhibits and, fine art objects and jewellery
- n Your business losses following an interruption caused by a buildings or contents claim
- n Your legal liability towards employees or members of the public following an accident
- n Your money
- n Your goods whilst in transit by road, rail, post or courier
- n You or your employees being unable to work because of an accident
- n If your premises are licensed, protection against cancellation of the licence by the issuing authority

In addition

- n You will automatically receive legal expenses insurance, to protect your position on a range of legal issues
- n Where you have selected buildings, contents and/or business interruption insurance, you will automatically receive equipment breakdown cover; helping you to get an extensive range of equipment up-and-running again

The summary highlights the main features and exclusions to help you decide if the policy meets your needs. For all the terms and conditions that apply, please consult the policy document.

A copy of the policy will be sent to you after you have taken out the insurance but is available beforehand from us or your broker on request. When you take out cover with us we will issue you with a schedule. This document details the cover you have chosen.

The standard duration of this non-investment insurance contract is 12 months from the start date on your policy schedule.



We also offer our specialist buildings valuation service at no additional charge

Property damage

Why is selecting your buildings sum insured so important for you?

Heritage buildings often take longer to repair and at a greater cost than modern buildings of similar size. There may be an increased involvement in the repair process by the local authority and bodies interested in the preservation of historic properties. In our experience it is not uncommon for the cost of major restoration following a partial loss to far exceed the cost of an equivalent modern structure.

Who can help me decide the sum insured?

Appropriate specialist advice must be sought. Chartered Quantity Surveyors, Chartered Surveyors and Architects with experience in historic buildings can provide such advice but before appointing them it is important to establish their level of experience with heritage buildings, the basis of their valuation and the fee they will charge.

Alternatively, we will provide, at no additional cost, advice regarding the sums to be insured for insurance purposes, using our team of specially trained surveyors and our many years of experience in this field.

How will my claim be settled?

For buildings, we will either arrange for the work to be carried out by professionals with the appropriate skills, or we will pay you the cost of the work. We will allow for materials which are substantially the same, but not necessarily from the original period unless these can be afforded within the sums insured.

For contents, we will repair or replace or pay the cost of the items. If an exhibit or other item is a true antiquity, which cannot be replaced by a similar item, then we will pay for a modern replica only, and not for any 'lost value'. More extensive cover for antiquities is available under the Fine art and collections section if required.

Features and benefits

Insurance for buildings, business contents and stock against a range of insured events such as fire, break-in, malicious damage, storm, subsidence, escape of water, impact, accidental damage and terrorist damage. You select the events you wish to insure.

You select the sums to be insured.

To help you we will provide our Buildings Insurance Valuation Advice Service, at no additional cost, by our specially-trained surveyors.

Inflation protection

Imperative given the delays that can occur due to planning issues. The policy offers a choice of inflation protection measures:

'Index-linking' – for a general form of inflation protection, buildings sums insured are increased in line with the RICS Building Cost Index.

'Day One' – for additional protection, choose from a 15%, 25% or 50% uplift on the insurance values applying on the first day of the insurance.

Planning (Listed Building and Conservation Areas) Act 1990

Provides for the costs of meeting conditions made by your local authority under this legislation, or its equivalent in Scotland and Northern Ireland, after an insured event.

The requirements of the planning authorities cannot be predicted with certainty.

The costs we will pay are in addition to any cover that can be provided within the scope of the buildings sum insured.

Significant exclusions and limitations

- n excluding household contents - these are insured under the Household section
- n excluding subsidence that started prior to the arrangement of this cover
 - page 20 of the policy
- n excluding walk-in theft, other than for the property of volunteers and employees
 - page 21 of the policy
- n excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule
 - page 7 of the policy

Once selected, the sums insured will be the most we will pay.

If our Valuation service does not apply (as for example, in the case of Contents cover) then in the event of underinsurance the amount we pay for any claim will be reduced in proportion to the degree of underinsurance.

Limit

(under the extension)
20% of the buildings sum insured

Features and benefits

Archaeological costs

Covers archaeological costs that may follow an insured event eg the analysis by the conservation bodies of the original fabric of the building should it become exposed by the damage.

Costs must be necessarily and reasonably incurred as part of the repair, with our prior agreement.

Personal effects of persons at your business premises

- employees and authorised volunteers
- visitors

Monuments, memorials and statues in the grounds

Bequeathed property

Bequeathed property; insured for the events covered under Property damage.

Significant exclusions and limitations

- ⁿ excluding analysis of undamaged portions
– page 23 of the policy
- ⁿ excluding any below-ground excavations
– page 23 of the policy

Limit

£250,000 any one claim

Limit

£1,000 per person

Limit

£500 per person

Limit

£15,000 any one claim

- ⁿ excluding property insured elsewhere
– page 24 of the policy

Limit

Any one bequest £250,000 for buildings
£50,000 (Single article limit £5,000)
for all other items

Property damage plus

This section enables you to cover business contents insured under the Property damage section on an 'away from the premises' basis anywhere in the UK, Europe or world-wide. It also gives you the option to increase the standard cover provided for deterioration of frozen or refrigerated stock.

How will my claim be settled?

For specified items of contents, we will repair or replace, or pay the cost of this. For frozen or refrigerated stock we will pay you the value of the items lost.

Features and benefits

Cover A

Extended cover

If you have business contents which are not always situated at your premises, this option allows you to specify them for 'away from the premises cover'.

Cover B

Deterioration of stock

For the contents of your deep freeze or refrigerated cabinets following failure of the unit.

Choose this option if your needs exceed the standard cover provided – £2,500 for the contents of any one unit, £10,000 in total.

Significant exclusions and limitations

The sum insured for each item will be the most we will pay.

- n excluding theft from motor vehicles unless they are locked, the property is stored out of sight and there are visible signs of forcible entry – page 34 of the policy
- n excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule – page 7 of the policy
- n excluding failures in any unit that is over 15 years old unless the unit is the subject of a manufacturers guarantee or an annual maintenance contract. – page 35 of the policy
- n excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule – page 7 of the policy

Fine art and collections

You may want this optional cover, if you have specialist fine art, collections or antiques. This section allows you to insure these special items on a market or agreed value basis.

If, on the other hand, a 'modern replacement' basis is acceptable then the insurance under the Property damage or Household section should suffice.

How will my claim be settled?

For a total loss, we shall settle your claim by payment reflecting the basis of cover that applies (market value or agreed value). For partial damage, we will pay for restoration plus an amount for resulting depreciation.

Features and benefits

Cover operates at the premises, or whilst removed on a temporary basis for up to 90 days. You can choose from United Kingdom, Europe or world-wide.

You can insure on an 'agreed value' or 'market value' basis. 'Agreed value' is for individually-listed items which have been the subject of an expert valuation.

The cover is available in two parts; the first part is for

Art, jewellery and watches

which are part of your collections

Significant exclusions and limitations

The 'agreed value' basis is not available for jewellery or watches.

The sum insured will be the most we will pay.

- n excluding any loss through the dishonesty of any of your employees or representatives – page 37 of the policy
- n excluding property at an hotel unless in the hotel's main safe or in the actual personal possession of your employee or representative – page 37 of the policy
- n excluding property at or in transit to or from any trade fair, unless we have agreed otherwise – page 37 of the policy
- n excluding property not adequately packed during transit – page 37 of the policy
- n excluding items in the open unless we agree otherwise – page 37 of the policy

Features and benefits

Art

This includes any items that can be bought or sold at a reputable auction house, including pieces of art, furniture, ceramics, clocks, barometers and collections of coins, stamps or medals.

Jewellery and / or watches

Any articles of precious or semi precious composition designed to be worn on the person.

New acquisitions

We give you up to 60 days to tell us about new acquisitions. From the time you acquire the item until the date you tell us about it, cover is provided up to 10% of the total sum insured for the type of item. Once you agree specific cover with us you will be charged a premium to cover the time from when you first acquired the item.

Art – Defective title

We will help you defend your position, or pay damages to another party in cases where you discover the art you have insured has defective title. If you have to relinquish possession of the item to another party we will pay the amount you paid to purchase it. The claim must be made against you during the period of insurance.

Significant exclusions and limitations

ⁿ excluding art in transit unless by a professional art carrier or under the personal custody or control of your employee or representative
– page 37 of the policy

ⁿ excluding items with a collective value exceeding £5,000,000 whilst temporarily removed from the premises
– page 35 of the policy

ⁿ excluding items over £5,000 unless itemised
– page 37 of the policy

ⁿ excluding items with a collective value exceeding £15,000 whilst away from the premises, unless kept in a safe whilst not being worn
– page 35 of the policy

ⁿ excluding theft from an unattended vehicle
– page 37 of the policy

Limit

£500,000 in all for all claims in any one period of insurance

ⁿ excluding items purchased or acquired before cover commenced
– page 36 of the policy

Features and benefits

Exhibits

The second part of the cover is available for policyholders who open to the public eg as a museum or gallery and who need to insure their exhibits.

This includes your items plus items which do not belong to you but which are formally documented as being your responsibility under a Loan Agreement.

Significant exclusions and limitations

The sum insured will be the most we will pay

- n excluding theft from an unattended vehicle unless the vehicle is locked and alarmed, the property hidden from view and there are visible signs of forced entry into the vehicle – page 38 of the policy

Limit

Applicable to losses from unattended vehicles – £10,000 any one period of insurance

- n excluding exhibits given to any third party without the written approval of the owner of the exhibit (this does not apply in respect of specialist transporters, art handlers, conservators, framers and specialist photographers) – page 39 of the policy
- n excluding items with a collective value exceeding £5,000,000 whilst temporarily removed from the premises – page 38 of the policy
- n excluding items kept in the open unless agreed otherwise by us – page 38 of the policy

Equipment breakdown

This section, which is automatically provided where you have selected Property damage and/or Business interruption, gives you cover for a huge range of equipment in your commercial premises, in the event of breakdown. If you choose the business interruption cover under this policy your business losses following a breakdown of the equipment are included. (Subject to the limits shown in the Business interruption section.)

How will my claim be settled?

We will repair or replace equipment or pay you the cost of this.

Features and benefits

What is the equipment that is covered?

Any electrical or mechanical equipment unless excluded.

This includes:

- Lifts, central heating or air conditioning systems
- Boilers are covered for breakdown and explosion
- Security and sound systems
- Photocopiers and office equipment
- Retail equipment such as bar code scanners and credit card payment systems
- Fork lift trucks whilst on your premises

Computers

For computers subject to a maintenance and repair agreement the policy provides 'residual' cover for any breakdown not included under the maintenance agreement.

For example, your maintenance agreement may exclude problems caused by power surges.

For computer equipment outside the premises, cover is for accidental damage and resulting business loss. The equipment must be in the custody or control of you or of your employee, within the European Union.

Significant exclusions and limitations

Limit

£5,000,000 in any one period of insurance

- n excluding contents in private dwellings
 - page 42 of the policy
- n excluding anything manufactured by you for sale
 - page 42 of the policy
- n excluding fixed aerials, satellites dishes, wind turbines and solar panels
 - page 42 of the policy
- n excluding breakdown caused by computer viruses or hacking
 - page 46 of the policy
- n excluding wear and tear, although resultant loss is not excluded
 - page 45 of the policy
- n excluding the excess of £250 for each claim under this section
 - please see Equipment breakdown section of your schedule

Limit

£100,000 for all claims in any one period of insurance

- n excluding computer viruses and hacking
 - page 46 of the policy

Limit

£100,000 for all claims in any one period of insurance

Special features

Features and benefits

'Expediting costs' to speed up repair or replacement, and in making temporary repairs.

Costs incurred in taking exceptional measures to prevent or reduce a loss.

Costs incurred in reinstating data following a computer breakdown.

Costs incurred in maintaining computer operations following a computer breakdown.

Significant exclusions and limitations

Limit

£15,000 any one period of insurance

Limit

£5,000 any one period of insurance

Limit

£25,000 any one period of insurance

ⁿ excluding losses discovered later than 180 days after the loss occurred
- page 43 of the policy

Limit

£25,000 any one period of insurance

Business interruption

This section provides you with the cover you require for your business losses following a fire or other insured event.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Features and benefits

Covers your loss of income following a claim accepted under the Property damage sections. Also pays for the extra costs to keep your business going and minimise your loss of income.

Cover is provided up to a period, which can be 12 months, 24 months or 36 months (the 'maximum indemnity period').

Significant exclusions and limitations

You select the sum insured, which will be the most we will pay, and the maximum indemnity period you require.

Special features

Features and benefits

Equipment breakdown

We include your business losses following the breakdown of the equipment insured under the Equipment breakdown section.

Archaeological digs

Pays the additional amount if a loss under this section is increased following archaeological discoveries.

Prevention of access, bomb scare

Pays if your business is affected by damage to neighbouring property by a cause which is covered under your policy.

Also, if access to your premises is affected through the actions of the authorities in connection with an incident which could endanger human life or neighbouring property.

Customers and suppliers

Pays if your business is affected by damage at the premises of your customers or suppliers, by a cause which is covered under your policy.

Infectious diseases, murder, food poisoning, defective sanitation, vermin

Pays if your business is affected by the following

- Human infectious or contagious disease manifested by any person at the premises
- Closure by the public authorities due to problems with the sanitation accidentally caused, or to vermin or pests at the premises
- An outbreak of food poisoning caused at the premises, or a murder or suicide

Significant exclusions and limitations

Limit

£30,000 for all claims in any one period of insurance (or, if less, your general sum insured under the Business interruption section).

- n excluding claims arising from the need to reconstruct or re-input data or programs – page 45 of the policy

Your sum insured under this section will be the most we will pay, inclusive of these additional costs.

Limit

For bomb scare: £5,000 any one incident

For all other incidents, your sum insured under this section will be the most we will pay, inclusive of these additional costs.

- n excluding incidents which last for less than four hours (other than for bomb scares) – page 52 of the policy

Limit

£10,000 any one incident (you can increase this for named customers or suppliers upon request).

Your sum insured under this section will be the most we will pay. For this extension the maximum indemnity period is 12 months.

Features and benefits

Failure of electricity, gas, water or telecommunications

Pays if your business is affected by accidental failure of these services.

Reinstatement of data

Costs incurred in reinstating data following insured damage to computer equipment.

Computers - increased cost of working

Costs incurred in maintaining computer operations following insured damage to computer equipment.

Significant exclusions and limitations

Limit

£5,000 any one incident

Limit

£25,000 any one period of insurance

ⁿ excluding losses discovered later than 180 days after the loss occurred
- page 54 of the policy

Limit

£25,000 any one period of insurance

Liabilities

This important section of the policy provides you with the cover you need by law for Employers' liability, and for Public and products liability.

How will my claim be settled?

When a claim is made against you, we will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits

Employers' liability

Covers your legal liability for accidents to or illness of employees, sustained in the course of their employment.

As required by law we will supply a Certificate of Insurance which should be displayed in a prominent place and after expiry retained in compliance with the Employers' Liability (Compulsory Insurance) Regulations 1998.

Public and products liability

Covers your legal liability for accidental bodily injury to persons other than employees, or for damage to their property.

Significant exclusions and limitations

Limit

£10,000,000 any one claim including legal costs and expenses

Limit

You choose the limit of indemnity you require eg

£2,000,000

£5,000,000

Higher limits may be available upon request

Public liability is for any one event

Products liability cover is for any one period of insurance

Except for the USA and Canada, legal costs and expenses are covered in addition to the limit of indemnity

ⁿ excluding liability arising in your household or personal capacity. See the Household section for this cover

Legal expenses

Legal fees, compensation awards or unexpected tax enquiries can all undermine the financial stability of your business. Even if you are successful in defending a claim against you under the Employment Tribunal process, your legal costs are not recoverable. In view of the increasing need for businesses to protect their position we provide this cover as an automatic section of the policy. The cover has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited (DAS) who will handle claims on our behalf.

How will my claim be settled?

For claims under this section we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Features and benefits

We will protect your legal position in the areas shown below.

Unless DAS agree to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.

Employment disputes and compensation awards

Employment disputes

For defending your legal rights in a dispute with an employee arising from their dismissal or redundancy, or any other legal proceedings relating to their contract of employment.

Cover includes defence of your legal rights against a prospective employee claiming sex discrimination.

Compensation awards

Where we agree to defend your legal rights under the employment disputes cover, we will also pay any compensation award made at Tribunal should you lose the case.

Significant exclusions and limitations

Limit

£100,000 each claim for legal expenses

- n excluding civil claims where reasonable prospects of success do not exist
– page 66 of the policy
- n excluding costs and expenses before DAS's written acceptance of a claim
– page 72 of the policy
- n excluding claims reported more than 180 days after the date you should have known about the incident
– page 72 of the policy
- n excluding family or personal matters. See the Household section for this cover

- n excluding disputes in the first three months of this cover being provided
– page 67 of the policy
- n excluding, if the dispute arises within the first six months of cover being provided, any dispute with an employee who was subject to a warning within the six month period before cover started
– page 67 of the policy
- n excluding disputes arising under TUPE regulations 2006 and any amending legislation
– page 67 of the policy

Limit

For compensation awards £1,000,000 for all claims in any one period of insurance

- n excluding claims where established disciplinary procedures were not followed
– page 67 of the policy

Features and benefits

Legal defence

Defence of criminal prosecutions brought by the Police, the Health and Safety Executive, the Environment Agency or the local council. Also gives cover for civil actions in specified circumstances.

Statutory licence protection

For licensed businesses, pays for costs in appealing to the statutory body or authority in respect of the actual or proposed cancellation of your licence.

Tax and VAT

We will represent your rights throughout an investigation by the HM Revenue & Customs into your business accounts (& PAYE or Social Security contributions).

And represent your rights in appeals against VAT assessments.

If you are a charity, investigations brought by the Charity Commissioners are included.

Other covers include

- Contract Disputes over £250
- Debt Recovery for debts over £250
- Property Protection
- Bodily injury

Significant exclusions and limitations

- ⁿ excluding dishonesty or criminal offences
– page 72 of the policy

For 'aspect' enquiries
(as opposed to 'full' enquiries)

Limit
£2,000

- ⁿ excluding the first £200 of external costs
– page 71 of the policy

- ⁿ excluding claims relating to the lease, licence or tenancy of land or buildings other than a dispute with a professional advisor in connection with the drafting of the lease, licence or tenancy agreement
– page 70 of the policy

- ⁿ excluding claims relating to motor vehicles
– pages 70 and 71 of the policy

- ⁿ excluding disputes arising from a breach of professional duty by an insured person
– page 70 of the policy

Plus

Free services provided by DAS for all our Heritage policyholders:

Legal advice 24 hour helpline

Provides free advice on any commercial legal problem relating to the business within the European Union, the Isle of Man, Channel Islands, Switzerland and Norway.

Tax advice 24 hour helpline

Provides advice on any tax matters affecting the business, under the laws of the United Kingdom

Counselling 24 hour helpline

Available for your employees and their immediate family who live with them.

Employment Manual and DAS businesslaw

Offering online employment and business law guidance

Money

This section allows you to insure against physical loss of business cash or cheques.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your business

Features and benefits	Significant exclusions and limitations
Non-negotiable money such as crossed cheques, money orders, vouchers.	<i>Limit</i> £250,000
In transit, bank night safe or on the premises during business hours.	You choose a limit adequate to cover your maximum requirements
While in a locked safe at the premises or other specified location.	You choose a limit adequate to cover your maximum requirements
While on the premises (not in a locked safe) outside business hours.	<i>Limit</i> £500

Features and benefits

For any other loss.

Losses due to dishonesty of employees discovered within 14 days.

Significant exclusions and limitations

Limit

£500

Limit

£2,000 per person

£5,000 overall in any one period of insurance

Optional extension

Features and benefits

Money assault extension

This covers you if you or your employees or volunteers are attacked whilst carrying your money.

Significant exclusions and limitations

Limits

You choose the level of cover
– the number of 'units' – required

One unit provides the benefits shown below.
The most you can choose is ten units, this gives ten times the cover ie the death benefit is £25,000.

Per unit of cover

Death	£2,500
Loss of limbs(s) or eyes(s)	£2,500
Permanent total disablement	£2,500
Temporary disablement from carrying out normal occupation	£25 per week

Goods in transit

If your business involves the distribution of your business stock, choose this section to cover your goods in transit.

How will my claim be settled?

We will pay for the value of the goods, or repair or replace them.

Features and benefits

Your general business stock can be covered for accidental damage whilst in transit by road vehicles operated by you or a haulier. Also whilst being sent by parcel, post, rail or courier

Transits can be anywhere in the UK.

Significant exclusions and limitations

Limits

the most we will pay will be the maximum value of goods

- (i) that will be carried by any one vehicle
- (ii) any one consignment

If your chosen limit is found to be inadequate, any claim payment we make will be reduced in proportion to the amount of under-insurance.

Conditions apply in respect of theft from unattended vehicles.

- n excluding theft where your employees or volunteers are involved
– page 80 of the policy
- n excluding goods spoiled by the failure of a vehicle's refrigeration equipment
– page 80 of the policy
- n excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule
– page 7 of the policy

Personal accident

Have you considered the effect on your business should a key employee be unable to work due to accidental injury? This section pays set benefits to cover your expenses following such an event.

How will my claim be settled?

If we accept a claim you will receive the set benefit provided by the policy.

Features and benefits

You can insure yourself or your permanent employees against accidental injuries whilst working for the business or, for full time staff only, 24 hours a day.

Significant exclusions and limitations

Limit

you are free to choose the amount of cover required

- n excluding certain hazardous sports or activities
– page 83 of the policy

Loss of licence

The cover under this section is for businesses that depend on a licence granted under the Licensing Act 2003. It covers your losses following the cancellation of the premises licence by the Authorities, due to circumstances outside your direct control.

How will my claim be settled?

We will pay you the amount of your insured loss.

Features and benefits

If the local authority cancels your premises licence we will pay for up to 12 months loss of revenue.

The legal costs of appealing against the cancellation of your licence are covered under the Legal expenses section. If your appeal is not successful, this section of the policy will pay for the depreciation in the value of your interest in the premises.

Significant exclusions and limitations

Limit

£100,000 in any one period of insurance for all losses payable under this section

- n excludes losses within your control
– page 84 of the policy
- n excludes losses where you have failed to tell us within 24 hours of your knowing that the licence is threatened or failed to comply with the subsequent conditions for this cover
– page 86 of the policy

Household

This section is available if the business premises we are insuring under the Commercial part is also your home, and you wish to include your family personal cover and household contents. The policy will be issued in one common name or joint names overall. If you prefer your household insurance to be private and separate to your commercial insurance, you will need to take out a separate household policy.

Cover A – Personal Contents

How will my claim be settled?

For contents, we will repair or replace or pay the cost of the items.

Features and benefits

This covers your household contents and personal items worn used or carried about the person on a full accidental damage basis.

Cover applies whilst the items are at your home and whilst temporarily taken out of the home. This includes trips anywhere in the world lasting up to 90 days.

Cover includes amateur sports equipment and musical instruments, even if damaged during use.

You only need to specify individual portable items over £5,000, or cycles over £750.

Thefts which do not involve a forced entry are covered, even if there is a restriction on the business contents cover to 'forced theft' only, subject to you taking reasonable precautions (see next column)

We will cover theft from unattended vehicles subject to you taking reasonable precautions (see next column).

Stately homes and historical houses

Your broker will provide you with details of the additional features that apply

Significant exclusions and limitations

The sum insured for personal contents will be the most we will pay.

- n If your sum insured for personal contents is not adequate, any claim will be reduced in proportion to the degree of underinsurance
- page 88 of the policy
- n Portable items, limit £5,000 any one item, unless specified.
- n Jewellery, items of platinum, gold or silver, watches, furs, works of art, stamp, coin or medal collections limit £5,000 any one item and overall 40% of the personal contents sum insured.
- n There is a £1,000 excess if you fail to put into full operation any locks, bolts or other security devices which protect the home portion and a theft occurs.
- page 89 of the policy
- n Theft from unattended vehicles, limit £5,000 any one claim
However, we will not pay your claim unless all windows, hoods, covers and sun roofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.
- page 89 of the policy
- n Cycles, limit £750 any one cycle
We will not pay for theft if not securely locked when unattended away from home
- page 88 of the policy

Features and benefits

Temporary accommodation

Your costs, including domestic staff who live with you, storage of furniture and accommodation for pets.

Contents in care homes

Have you found it difficult to find insurance for a family member who lives in a care home? You can claim for their belongings under this policy if there is no other insurance in force.

Student cover

Automatic cover, for members of your family still living at home, but temporarily away in student accommodation.

Trees, plants and shrubs

Covered, automatically, for most insured events except storm or flood.

Significant exclusions and limitations

- n Wear and tear will be deducted from household linen and clothing
- page 88 of the policy
- n The amount of the excess will be agreed and shown on your policy schedule.

Limit

25% of the sum insured for personal contents.

- n Excluding accommodation for horses and ponies.
- page 89 of the policy.

Limit

£2,500 per person

Limit

£5,000 for all claims in any one period of insurance.

Limit

£500 for each item, up to £5,000 in total in any one period of insurance

- n Excluding storm, flood, frost, weight of snow and damage by animals
- page 90 of the policy

Features and benefits

Money

Cash is covered at the home and whilst temporarily taken out of the home anywhere else in the world for up to 90 days.

But what about your credit cards, passport or travel tickets? If you lose these, you will need practical help in reporting the loss to the card companies, and this can be provided by Sentinel Card Protection. They also help you if you lose other documents such as travel tickets and passports, whilst abroad.

You will receive a Sentinel registration pack shortly after the policy has been set up.

You'll also receive a separate policy for this cover, which is administered by Affinion International and underwritten by Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB (registered in England no 84638)

Significant exclusions and limitations

Limit

£500 any one loss

- n When you receive your registration pack, you must complete and send back the registration form, to benefit fully from the services Sentinel provide.

Cover B - Personal liability

How will my claim be settled?

When a legal liability claim is made against you, we will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits

Covers your legal liability for injury or damage you cause in a personal capacity, including as owner or occupier of your home or as employer of domestic help you employ there.

Including on a world-wide basis for temporary trips of up to 90 days.

Significant exclusions and limitations

Limit

£5,000,000 any one claim including legal costs and expenses

(£10,000,000 for domestic employee cover, providing not terrorism-related).

Cover C - Family legal protection

For legal expenses claims under the family legal protection part of the cover, we will resolve an insured problem either ourselves or through external lawyers and other experts that we will appoint.

Features and benefits

The cover provided is a full family legal protection policy, which gives cover under the following headings.

Contract disputes

For contracts over £100 we will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services, including the sale or purchase of your main home.

Property protection

We will pursue claims following damage to your home or personal possessions. Cover extends to problems such as nuisance and trespass.

Other covers include

- Employment issues
- Tax
- Injuries you receive (not vehicle related)
- Criminal prosecutions against you.

Significant exclusions and limitations

External costs are limited to £100,000 and this includes opponents' costs.

- n Excluding civil claims where reasonable prospects of success do not exist.
- n Excluding costs incurred before DAS agrees to appoint a representative to help you

- page 94 of the policy

Unless DAS agrees to start court proceedings or there is a conflict of interest DAS is free to choose a representative to help you.

- page 97 of the policy

- n Building work or design on any land or building
- n Contracts involving a motor vehicle
- n Disputes arising from a loan, mortgage, pension or investment

- page 95 of the policy

- n Excludes the first £250 of any claim for nuisance or trespass

- page 96 of the policy

- n Excluding parking offences and driving without valid motor insurance
- page 96 of the policy

Plus

Free services provided by DAS for all our Heritage policyholders:

Legal advice – 24 hour helpline

Provides free advice on any personal legal problems under the laws of the European Union, the Isle of Man, Channel Islands, Switzerland and Norway

Tax advice 24 hour helpline

Provides advice on any personal tax matters under the laws of the United Kingdom

Health and Medical Information - 24 hour helpline

Provides non-diagnostic, general advice on medical matters such as allergies, the side effects of drugs and information on hospital waiting lists

Veterinary Assistance – 24 hour helpline

Helps you find a vet if your pet is ill or injured

Counselling - 24 hour helpline

Available for you and your family

General information

Significant conditions

You may not be covered under this policy if you fail to tell us about any significant changes to the premises or your business.

You must tell us if the premises become unoccupied.

You may not be covered under this policy for theft if you fail to secure the premises when closed for business.

Cancelling the policy

Your right to cancel in the cooling-off period

If after insuring with us and receiving the full written policy details, including the schedule, you subsequently change your mind you have 14 days to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

Your right to cancel after the cooling-off period

If you do not cancel the policy within the 14-day cooling-off period mentioned above, the policy is in force and you are committed to pay the premium. However, you can still cancel the policy providing you give Ecclesiastical notice in writing. As long as you have not made a claim, you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £10. If you have made a claim then the full annual premium is due.

Our right to cancel

We have the right to cancel the policy by giving you seven days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

What if I need to make a claim?

For all claims other than legal expenses claims

If you need to report a claim you can call us on

0845 603 8381

24 hours a day 7 days a week

For legal expenses claims

You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. You can write to:

Legal Claims Centre
DAS Legal Expenses Insurance
Company Limited
DAS House,
Quay Side, Temple Back,
Bristol BS1 6NH.

Tel 0117 934 2000

What if I have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your Broker or Ecclesiastical Insurance Office plc.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Office plc
Beaufort House,
Brunswick Road,
Gloucester GL1 1JZ.

Tel 01452 528533

Fax 01452 423557

Email complaints@eigmail.com

You may also have the right to refer your complaint to the Financial Ombudsman Service who can be contacted on: Tel 0845 080 1800

Email complaint.info@financial-ombudsman.org.uk
or visit their website:
www.financial-ombudsman.org.uk

Full details of Ecclesiastical's complaints procedure is in the policy document or can be provided separately.

The Financial Services Compensation Scheme (FSCS)

Ecclesiastical are covered by the FSCS
You may be entitled to compensation should we be unable to fulfil our obligations.

for further information you can contact the FSCS on:
Tel 020 7892 7300
Email enquiries@fscs.org.uk
or visit their website:
www.fscs.org.uk

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.

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/register

**or by contacting the FSA on
0845 606 1234**

Charity
Care sector
Heritage
Education
Nursery
Commercial bespoke
Property Owners
Flats
Motor fleet
Household EDI

For further information on any
of our products, please speak to
your insurance adviser.

Or visit us at

www.ecclesiastical.com



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd. (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester GL1 1JZ UK. Tel: 01452 528533. EIO, ELL, EGAM & AIMS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and AIMS is a member of the Investment Management Association.