

EDI useful information

A GUIDE TO THE ECCLESIASTICAL
HOME INSURANCE PRODUCT



About us

If you're looking for a company that has great products and services combined with a social conscience, welcome to Ecclesiastical.

We provide insurance and financial products and services for individuals, families, groups and organisations that care about their communities and the environments in which they live and work. We're also a company that donates a significant proportion of our profits to charity.

Ecclesiastical was founded in 1887 by Churchmen, largely to protect churches from the consequences of fire.

Today we don't just insure churches. We also specialise in charity insurance, education insurance (from nurseries to universities), heritage properties and risks within the care sector alongside a range of other general commercial risks.

We complement these services with home insurance, financial advice and investment services.

We're committed to bringing you quality products and services with the highest possible standards. Good service is important to us, that's why we've minimised the frustrations associated with call centres: there are no long wait times, we don't outsource or offshore our customer service teams and speaking to a real person is only one menu choice away. We also encourage our staff to give you as much time and information as you need.

Ordering Stationery

Stationery can be ordered from www.ecclesiastical.com/orderliterature

Please note: Although the policy booklet has both Touring Caravan & Boat section, these are currently unavailable on EDI products

CUE checking

Please ensure **all claims and losses** are disclosed regardless of date of occurrence or cover requested. All policies are checked at new business with the Claims Underwriting Exchange (CUE) therefore any undisclosed claims will be picked up. This could lead to increased terms, premium or voidance of a policy from inception.

Key benefits

- Choice of Bedroom Rated or Sum Insured product
 - Bedroom Rated automatic £500,000 limit and contents £60,000 limit
 - Sum Insured up to £850,000 buildings and contents £80,000 limit
- Trace and access cover up to £5,000
- Cover for damage to trees, plants or shrubs
- Accidental damage by pets included under Accidental damage section
- Sports equipment in use covered under sports equipment section
- Contents for immediate family in care homes
- Cover for personal belongings of guests whilst in your home
- Cover for locks or keys if lost or stolen up to £1,000
- Cover for home office type business equipment automatically included up to £10,000
- Cover for contents in the garden up to £2,500
- Children at University contents automatically covered under 'contents temporarily removed' section at no extra cost
- Unoccupancy restrictions only apply when the property has been left continuously unoccupied or unfurnished for 60 days
- Automatic increase in contents sum insured by 20% in connection with family celebration such as wedding, or, a religious festival
- Standard rates for let properties – subject to underwriting criteria
- Certain non-standard construction types acceptable
- Cover given on listed buildings
- Dedicated UK Based EDI Account Handlers
- All new business CUE checked

EDI helpdesk contact numbers

Email
EDI.department@ecclesiastical.com

Tel 0845 602 9827

Fax 01452 872360

www.ecclesiastical.com/edi

Claims enquiries 0845 603 8381

Sentinel card protection

Automatic Card Protection Insurance Cover is arranged on our behalf by Affinion International under the trade name Sentinel Card Protection and is included if contents are insured.

A Sentinel Card Protection pack which includes a registration form is sent automatically to the customer shortly after they have taken out our Home Insurance policy. The customer is not eligible for the full range of Sentinel Protection services until they have completed and returned the policy registration form.

This cover, which is provided in a separate policy sent by Sentinel Protection Services, includes the following features:

- A single call required for any registered lost or stolen cards to be cancelled and replacements organised
- Protection against fraudulent use of cards – up to £1,500 for losses occurring 24 hours prior to notification and then a further £75,000 against subsequent misuse
- Free key and luggage tags with a unique reference number to assist recovery
- Help to obtain temporary passport or driving licence if they are lost whilst abroad
- Up to £200 for lost cash whilst travelling abroad
- Cash advance of up to £1,000, plus another £3,000 to pay for hotel bills, if the insured is stranded overseas without cash
- An advance of up to £3,000 for the replacement of lost travel tickets
- Details of valuable property and documents can be registered to assist recovery
- Notification to all registered card companies if the insured changes name or address
- 24 hour, 365 day worldwide free helpline

Looking for 'To Let' Cover

We accept let properties for standard buildings cover on our Home Insurance products.

Some of the key benefits are:

- Let properties rated the same as owner-occupied homes. No additional charge applied and the standard policy excess of £50 applies
- No requirement for main residence to be insured with Ecclesiastical
- Loss of rent cover up to 20% of sum insured if property is uninhabitable as a result of certain insured events

The cover is subject to the following criteria:

- The property is subject to an assured short hold tenancy agreement, minimum 6 months in duration
- The agreement is not with a local authority, housing association or council
- The tenant is an individual, couple or family in full time employment and are UK residents
- The property will be occupied from inception
- The property will not be unoccupied for more than 60 days at any one time
- The proposer owns or has a financial interest in no more than 3 properties, including their own home

Please note, the product is not designed for property owners who have a large portfolio of properties, hence why we ask the number of properties owned. If you have any enquiries about this, please contact the helpdesk.

FAQs – underwriting questions

Q Is pet damage covered?

A Yes, as long as Accidental damage cover is in force.

Q Does the policy cover the policyholder's childrens' contents whilst at university?

A Cover is provided for these items under the temporarily removed section up to a maximum amount of £5,000.

Q Are keys covered under the policy if lost or stolen?

A Yes, under the locks and keys section cover is provided for lost or stolen keys up to a limit of £1,000.

Q Are trees, plants and shrubs covered under the policy?

A Yes, these items are covered up to a limit of £250 per item, to a total of £2,500. It should be noted that loss by frost, weight of snow, animals, storm or flood is not covered.

Q If an immediate member of my family is in a care home is any cover available for their contents under the policy?

A The policy automatically covers their contents whilst resident in a care home up to £1,000 any one claim and £5,000 in total in any period of insurance.

Q Do we cover mobile phones?

A Yes, cover outside the home can be provided under the portable possessions section of the policy. Cover is restricted as per the terms and conditions of the policy.

Q Do the minimum standards of security apply to the vehicle garage door i.e. the 'up and over door' (vehicle access door)?

A Yes, the garage door must be fitted with a key operated lock (other than a rim latch) or a good quality padlock unless it is electronically operated.

Q In regards to Minimum Security Conditions – Is a Yale lock the same as a deadlock?

A The traditional Yale lock (known as a rim lock) found on older wooden front doors does not have 'levers' as such and is not capable of being deadlocked i.e. when you slam the door shut, it remains possible to open the door from the inside. You can buy replacement rim locks, which do have a deadlocking action and once locked from the outside (usually by turning the key round twice) this then prevents the lock being opened other than by the use of a key.

Q What is the freezer contents sum insured?

A Same as contents sum insured.

Q A building is split into 5 flats, is it OK to input buildings as a detached house with 5 bedrooms?

A No, this would be declined.

Q What happens if the insured wants to change their renewal date?

A The renewal date can only be changed by issuing a new policy.

Q The insured has £50,000 contents cover with £15,000 in storage, is this covered?

A Anything in storage is not covered.

Q What happens when the Insured has passed away?

A Contact EDI Helpdesk on 0845 602 9827.

Q What happens when the Insured has criminal convictions?

A Contact EDI Helpdesk on 0845 602 9827.

Q Do we cover house swaps? For example; Insured is a lecturer and going to the USA for 6 months, whilst there a lecturer from USA will be living in his house.

A This wouldn't be acceptable.

Q Do we need to be advised of a 2 storey extension being built?

A Yes, all building work should be advised to the EDI Helpdesk on 0845 602 9827, prior to the work beginning. A building works questionnaire must be completed, this can be found on our website www.ecclesiastical.com/edi

Q Do we cover let out properties – Buildings?

A We only insure buildings on a 'Standard' cover basis only, subject to post quote questions noted in previous pages.

Q Do we cover let out properties – Contents?

A Contents cover – is not acceptable.

Q Do we cover rented properties – Buildings?

A Buildings cover – is not acceptable.

Q Do we cover rented properties – Contents?

A Contents cover – is only acceptable when rented from a private landlord and property is unfurnished.

Q Are the curtains and carpets insured on a let out property?

A We do not cover contents in let properties so the curtains and carpets would not be covered.

Q Are hot tubs covered in the garden?

A Under the buildings section hot tubs permanently fixed into the ground are covered.

Q Are contents covered in the garden?

A Garden contents are covered to a limit of £2,500 per claim.

Q If a old property has been mostly re-built, for example, a barn conversion, but still contains a small part of the original structure, what do I put as year of build?

A The year of build should be entered as the oldest part of the property, therefore the year of build of the original property.

Q Are wind turbines and solar panels covered?

A Yes, however accidental damage to wind turbines is excluded.

Working from home

Available as an extension of the Home Insurance product

- Includes cover for up to 4 employees
- Employer's Liability Certificate issued at point of sale
- Business contents and equipment up to £10,000
- Business stock up to £5,000
- Business Money – non-negotiable money up to £100,000
- Business Money – in transit, bank night safe or in the home up to £1,000
- Business Money – whilst locked in a safe in the home up to £2,000
- Business Interruption up to £15,000
- Book Debts up to £10,000
- Only available with Contents cover

When cover acceptable a guaranteed quote is given and full documentation produced from your system. The extension is available for hundreds of occupations at flat rates. The Working from home policy extension can be ordered from

www.ecclesiastical.com/orderliterature

Who is the cover aimed at?

Those people whom primarily work out of their own home, they have specific room(s) in the house set aside for their work, their company name is registered at their home address. A person who occasionally works at home, but whose permanent place of work is elsewhere is likely to only need clerical business use. For example: Teachers who give private lessons. Doctor's, Dentists, or other medical professions who run a surgery from their home. Accountants, Book Keepers who run their business from home, etc.

We will accept people who have workshops for making products e.g. pottery. However, the occupations where there is a lot of computer-based work, or consultancy is what the cover is tailored for (less likely to require a lot of cover for business stock).

Liability Cover

Liability cover in relation to your occupation or business is specifically excluded in our normal

product. Therefore if this is being asked for, please use the Working from Home extension.

With the Working from Home extension **we do not cover** manual work in connection with the business undertaken away from the home, product liability arising from medical supplies such as drugs, medicines, dressings etc or liability arising from professional services you provide or treatment you give.

Laptops

Covered under portable possessions. Normal single article limit applies i.e. over £3,500 to be specified.

Security

Minimum security (endorsement 23) will apply on all working from home policies. This is because of the additional risk relating to business money that may be held at the property, plus any specialist business equipment.

How much stock cover do we give?

£500 is included automatically, however; stock limit can be increased to £5,000. If the insured requires more than £500 the whole amount of stock must be entered as a contents specified item. Up to £2,000 will quote normally, if over £2,000 is required it must be referred to the EDI Helpdesk.

How much business equipment cover do we give?

£10,000 and this limit will include any specified items (contents and/or all risks).

Are visitors to the property covered?

Yes.

Cover for small bed & breakfasts and lodgers

This cover is available as an extension to the Home Insurance product

Acceptance criteria

- Cover is **not** designed for guesthouses or hotels. For Guest House Proprietor and Hotelier we will only insure their normal home
- Cover is available for up to 6 paying guests
- The proposer must live at the risk address
- The property must not be let
- The residence must **not** be non-occupant
- To quote the extension you must select one of the following occupancy types:
 - owned on a mortgage – lodgers
 - owned outright – lodgers

Cover available

- We only accept contents on a joint policy with buildings cover
- Accidental damage cover is available for buildings but not contents

Cover is subject to the following criteria

- The property is subject to private council tax and not business rate
- The property is not subject to fire regulations by the local fire authority
- All reasonable steps have been taken to ensure compliance to any relevant food, water and health and safety regulations
- The property has not been converted into bed-sits
- The paying guests are not local authority or government referrals

Endorsements

Endorsement 31 Bed and Breakfast Letting applies when cover for paying guests has been given, regardless of cover.

Endorsement 32 Restricted Valuables (Lodgers) applies when contents cover for paying guests has been given.

FAQs system use – Open GI

Q How do I access Homewriter when a message appears on the screen saying the message 'CF Frame not found'?

A To access Homewriter use Esc H instead of Esc 5 at the client level 2 screen.

Q The Insured wants their excess of £150 reduced to £50, how is this done?

A Process as an MTA but change 'voluntary excess' to NIL as this will automatically default to standard policy £50 excess. The premium may be increased.

Q How do I complete Mid-term adjustments (MTAs) or cancel a policy?

A These should be processed on your system as products are full cycle. Press Esc H from the client level 2 screen and select mid-term adjustment option.

Q How do I increase the buildings/contents sum insured?

A This can be processed on your system as an MTA.

Q How do I save quote and print partial statement of fact without transmitting policy?

A From the post quote screen (any stage before the payment screen) Esc Esc (status incomplete). Should have 4 options – choose 'print partial proposal'.

Q New business accepts in quotation stage but declines post quote, what should I do?

A One of the answers to the post quote questions has caused the policy to become a decline. Please check all post quote questions have been answered correctly, if they have, the risk is not acceptable to us.

Q How can I get duplicate documents?

A Go in on client reference, level 2, Esc H – should have option to re-print documents. Answer YES or NO to the re-print proposal forms (statement of fact) question and the system will then give you the option to re-print schedule.

Q A financial interest has been entered but is not noted on the schedule, what should I do?

A The interest would be noted by way of an endorsement. Please ensure that the nature of interest is Mortgagee, 1st Mortgagee, 2nd Mortgagee, Other Lender, Standard Bank Interest, Heritable Creditor – Prima Loco,

Heritable Creditor – Secundo Loco or Heritable Creditor – Tertio Loco so that the relevant endorsement applies to the policy. Please note if you enter 'Mortgagor' the endorsement will not apply.

Q What should I do if the system will not allow cancellation when processing through midterm adjustment menu?

A Client details may have been cancelled manually rather than via the EDI menu. Look on your client level 2 screen and locate the 'Terminated on' field. If this has a date and a reason in it you will need to remove this information to process the EDI cancellation. To do this press F2, which will give you a flashing cursor, down arrow until you reach the word cancelled and space bar over the word and any date. Now you should be able to process cancellation via MTA menu.

Q What date can I process the cancellation from?

A If you have sent new business and then mid term adjustment (say for correction purposes only) but then request cancellation from inception – you will only be able to backdate the cancellation with effect from the last adjustment date.

Q What happens to NTU's? (Not taken up)

A For future dated policies that have not yet come into force you can process an NTU from the EDI MTA menu. For policies that are already in force a cancellation will need to be processed. If this needs to be backdated please contact the EDI Helpdesk on **0845 602 9827**.

Q The customer wishes to pay by direct debit, how is this processed?

A At the payment details screen, select payment by Insurers Instalments and ensure all information is input correctly. If incorrect details are input, it may mean we are unable to proceed with payment by instalments. The service charge for paying by instalments is 7%, with an of APR 16.1%.

Q How do I enter a second interested party?

A Ensure one interested party is entered in the other details dialog. The second interested party can be entered in the post quote pages which can be found when completing the proposal.

Renewal notes – Open GI

Renewal invitations will be transmitted electronically five to six weeks prior to the policy renewal date. The following notes identifies different procedures that need to be followed for Ecclesiastical EDI renewals.

The exception report needs to be run on a daily basis. You can access this from the HomeWriter EDI menu on your system under the option '**Transmission Exception Report**' or as part of the 'Daily Renewal Options' that appear when you initially enter HomeWriter every day. If any Ecclesiastical policies print on this, a copy of report to be faxed to EDI Helpdesk on **0845 602 9827** to enable a successful renewal invitation to be sent.

The renewal invitation report also needs to be run on a daily basis. This will give details of all policies that have been successfully invited. Again you can access this from the HomeWriter EDI menu on your system under the option '**Renewal Invitation Report**' or again as part of the daily renewal options.

Renewal Invitation Notices will need to be printed for each policy that has been invited. Again this should be carried out on a daily basis. These can be printed from the HomeWriter EDI menu on your system under the option '**Produce Renewal Notices**' or again as part of the daily renewal options.

If a mid-term adjustment is processed on an invited policy the system will recalculate the renewal premium. **Please note** that this is an **indication** of the amended renewal premium only. An amended renewal invitation will be transmitted to you as soon as we receive details of the mid-term adjustment electronically.

If a claim occurs on an invited policy in the period between the policy being invited and the policy being accepted you must go into the system and process a manual **Renewal Acceptance** from the **Renewals Options** menu. As part of this process the system will ask '**Any claims made against this policy since dd/mm/yyyy**', the date shown will be the date of the invitation. If you answer '**Yes**' at this stage the system will prompt for an authorisation code and you must contact the Ecclesiastical EDI Helpdesk on **0845 602 9827** for this. The policy status will change to '**suspended**' and the system will advise you of this. You will not be able to proceed with the renewal for the policy until an amended renewal invitation is issued electronically to you.

*Please note, all policies will automatically lapse 13 days after the renewal date of the policy. Therefore, you must process a renewal acceptance if you want the cover for the policy to continue. If you do not accept the renewal in this period, please contact the EDI Helpdesk on **0845 602 9827**.*

FAQs system use – Sirius SSP

Q The insured wants their excess of £150 reduced to £50, how is this done?

A Process as an MTA but change 'voluntary excess' to NIL as this will automatically default to standard policy £50 excess. The premium may be increased.

Q How do I complete Mid-term adjustments (MTAs) or cancel a policy?

A These should be processed on your system as products are full cycle.

Q How do you increase the buildings/contents sum insured?

A This can be processed on your system as an MTA.

Q What should I do if a financial interest has been entered but is not noted on the schedule?

A The interest would be noted by way of an endorsement. Please ensure that the nature of interest is Mortgagee, 1st Mortgagee, 2nd Mortgagee, Other Lender, Standard Bank Interest, Heritable Creditor – Prima Loco, Heritable Creditor – Secundo Loco or Heritable Creditor – Tertio Loco so that the relevant endorsement applies to the policy. Please note if you enter 'Mortgagor' the endorsement will not apply.

Q What date can I process the cancellation from?

A If you have sent new business and then mid term adjustment (say for correction purposes only) but then request cancellation from inception – you will only be able to backdate the cancellation with effect from the last adjustment date.

FAQs system use – Insurecom Acturis

Q Mid-term adjustments (MTAs) or cancel a policy

A As products are currently new business only, any mid-term adjustments must be advised in writing, alternatively, you can contact the EDI helpdesk on **0845 602 9827**.

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

For further information please call
the EDI helpdesk on
0845 602 9827

Or visit us at
www.ecclesiastical.com



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