

# Travel Insurance Your policy

Version 1



**ECCLESIASTICAL**  
INSURANCE YOU CAN BELIEVE IN

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# Policy Schedule

Policy Number:

TR

## Insured person (s)

1

2

3

4

5

6

Period of Insurance:

to

Annual renewal date (if applicable)

Area band

Winter sports extension? Yes/No

Underwriter's signature

Accidental loss or damage to Portable possessions covered?

Yes/No

Special conditions/ notes

Area bands

Area 1: England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Area 2: Europe, Republic of Ireland, Russia (west of the Ural Mountains), Turkey, Tunisia, Algeria, Morocco, Madeira, Canary Islands, the Azores and Iceland.

Area 3: Worldwide (excluding USA and Canada)

Area 4: Worldwide (including USA and Canada)

# Introduction

Thank you for choosing Ecclesiastical Right Travel insurance – we hope you have an enjoyable and trouble free trip ahead.

We recommend that you read the policy documents and check that all the details are correct.

Below you'll find a useful check-list to help you remember everything and in case of emergency we have provided the relevant contact telephone numbers. So relax! If the worst should happen, you've got it covered.

## Check list

If you are planning to travel within the European Union, you should fill in an E111 form, which is available from the Post Office. This will allow you to obtain certain free medical treatment within European Union countries.

- Make sure your visas and passports are all up to date
- Leave an address or contact number with a friend or relative so they can get in touch with you in case of emergency
- Don't forget to take your foreign currency, travellers cheques, credit and debit cards with you. Check the expiry dates on your cards are still valid for your time on holiday
- Make sure you have all the necessary documents such as your passports, visa, driving licence and this policy document
- If you are taking your car abroad, make sure you fulfil any insurance obligations and arrange breakdown cover if necessary
- Don't forget your tickets!

# 24 hour emergency service

## Ecclesiastical and Europ Assistance

Ecclesiastical through Europ Assistance, will provide immediate help if an insured person becomes ill or is injured outside the United Kingdom. A multi-lingual emergency service is provided 24 hours a day, every day of the year by calling the number below.

**0044 144 444 2800**

**When an insured person calls on the services of Europ Assistance, it is a condition of the service that Europ Assistance shall be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem.**

The service, although primarily for medical emergencies, also extends to:

- advance of emergency funds up to a maximum of £700
- transmission of emergency messages to the insured person's home;
- assistance in replacing essential travel documents which have been lost or stolen;
- assistance in tracing portable possessions lost whilst in the custody and control of a carrying airline.

## Other helplines

### General enquiries

This service is provided by Ecclesiastical if you have any queries regarding your policy or you wish to make a change to the cover provided. The service is available from Monday to Friday, between 9.00am – 5.00pm.

**The general enquiries number is 01452 384848**

**Calls may be monitored or recorded**

### Claims Enquiries

This service is provided by the Claims department at Ecclesiastical Insurance office plc, if you wish to report a new claim you can do so 24 hours a day, 7 days a week on 01452 528533.

If you have an enquiry on an existing claim you can call us between 9.00am and 5.00pm Monday to Friday on 01452 528533.

# Right Travel

We (the Ecclesiastical Insurance Office plc) and you (the insured person named in the policy schedule) agree the following.

- You will pay the premium.
- We will provide the cover described in this policy for any loss, damage or liability that occurs during a period of insurance for which you have paid a premium.
- The policy and schedule must be read together and any word or phrase which has been explained in the policy will have that meaning wherever it appears.
- This policy will be governed by English law unless you live 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.



Managing Director

# Definitions

Each time the following words or phrases are used in this policy they will be printed in **bold italic** type and will have the specific meaning shown below.

## ***Insured person, you, your***

The person(s) named as insured in the schedule

## ***We, our, us***

Ecclesiastical Insurance Office plc

## ***Portable possessions***

Clothing and personal belongings owned by **you** or for which **you** are legally responsible excluding **personal money**, securities and documents of any kind, contact or corneal lenses, dentures or hearing aids, vehicles or their accessories, boats (including wind surfers, sail and surfboards) or their accessories and property used for business or professional purposes (unless agreed by **us** in writing).

## ***Personal Money***

Current notes and coins, cheques, travellers cheques, postal or money orders, postage stamps (not forming part of a stamp collection), telephone cards, travel tickets, passports and green cards.

## ***Credit and payment cards***

Credit, debit, charge, store, cheque, bankers or cash dispenser cards.

## ***Bodily injury***

Injury caused by an accident (or being exposed to the natural elements) and which is the only cause of death or disability within 2 years of the date of the accident or exposure.

## ***Loss of limb***

A limb being cut off at or above the wrist or ankle, or total and permanent loss of use of a limb.

## ***Loss of sight***

Total and permanent loss of sight of one or both eyes.

## ***Permanent total disability***

Permanent and total disability (other than by **loss of limb** or **loss of sight**) which prevents **you** from doing any kind of paid work and which has lasted for 104 weeks and is likely to continue for the rest of **your** life.

## ***Illness, ill***

Illness requiring the attendance of a registered medical practitioner.

## Definitions continued

### ***United Kingdom***

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### ***Insured trip***

1 Annual policies

For annual policies, the ***insured trip*** is after the issue of the policy and during its currency, any one trip not exceeding 45 days:

- (a) outside the ***United Kingdom***;
- (b) within the ***United Kingdom*** providing such trip involves at least 2 nights accommodation which ***you*** have booked in advance;

from the time ***you*** leave home to start the trip until ***your*** return home at the end of the trip.

If ***your*** return journey is delayed for any reason beyond ***your*** control, the ***insured trip*** includes the period of the delay. This extension is provided free of charge.

2 Single trip policies

For single trip policies the ***insured trip*** is the journey shown in the schedule from the time ***you*** leave home to start ***your*** journey until ***your*** return home at the end of the journey.

The ***insured trip*** must also be within the area band shown in the schedule.

If ***your*** return journey is delayed for any reason beyond ***your*** control, the ***insured trip*** includes the period of the delay. This extension is provided free of charge.

# Important Notes

## Eligibility

1 **You** are eligible for this insurance if:

- (a) **you** normally reside in the **United Kingdom**; and
- (b) **you** are aged 75 years or under.

2 Children named in the schedule are eligible for this insurance if they are accompanied on the **insured trip** by an adult who is also named in the schedule.

## Health

At the time of taking out this insurance and booking travel arrangements within the period of insurance, **you** must not be travelling or going to travel:

- 1 against the advice of a medical practitioner; or
- 2 to get medical treatment abroad; or
- 3 after being told by a medical practitioner that **you** have a terminal **illness** unless **you** told **us** about the **illness** and **we** agreed to provide cover.

## Trips covered

This policy only covers trips which meet the following requirements.

- 1 each trip must start and end in the **United Kingdom**
- 2 for annual policies:
  - (a) each trip must not exceed 45 days;
  - (b) the total number of days spent on trips by each **insured person** during the period of insurance must not exceed 90 days; and
  - (c) trips in the **United Kingdom** must involve at least two nights accommodation which has been booked in advance.

## Winter sports extension

The policy schedule will show if this section applies.

- 1 Cover is provided for Winter sports for:
  - (a) up to 17 days during each period of insurance, for annual policies: or
  - (b) the period of insured trip, for single trip policies.
- 2 Exclusion 6 Winter sports under **Exclusions applying to the whole policy** is hereby deleted and replaced with the following:-

### 6 Winter sports

**We** will not cover any claim or expense caused directly or indirectly by **your** participation in off-piste skiing (except whilst under the supervision of a local qualified guide/instructor), ski or bob racing (other than as arranged by ski schools for their guests) ski jumping, mono skiing, freestyle skiing, ski flying, ski acrobatics, the use of skeletons or bobsleighs.

Please note: reference to skiing activity also includes any equivalent snowboarding activity.

## Section 1 – Cancelling or cutting short your trip or changing your itinerary

### What is covered

**We** will pay up to £5,000 for each **insured person**:

#### 1 Cancellation

For loss of pre-booked travel and accommodation costs which **you** have paid or have contracted to pay in the event of the cancellation of **your insured trip** before **you** leave the **United Kingdom** and occurring from the date **we** accept the application form;

2 Cutting short **your** trip or changing **your** itinerary

- (i) for the proportion of **your** travel and accommodation costs which **you** have paid or have contracted to pay before **your insured trip** has commenced, but cannot use,

and/or

- (ii) additional travel and accommodation costs **you** have to pay;

if **you** have to cut short **your insured trip** and return to the **United Kingdom** or to allow **you** to continue the **insured trip** if **you** have to change **your** itinerary.

This providing that any cancellation, cutting short of **your insured trip** or changing **your** itinerary is necessary and unavoidable and is a result of the following causes:

(i) Death or **illness** of or injury to:

- **you**;
- **your** relative or financ  (e);
- **your** close friend or business associate;
- any person **you** had arranged to travel or stay with during the **insured trip**.

(ii) **You** or the person **you** are travelling with being put into quarantine or called for jury or witness service.

(iii) **Your** home or the home of the person **you** are travelling with being unfit to live in following damage by fire, storm or flood.

(iv) The police asking **you** or the person **you** are travelling with to return home following a theft at **your** home or usual place of business or that of the person **you** are travelling with.

(v) **You** or the person travelling with **you** being made redundant within the terms of the Employment Protection Act.

## What is not covered

(i) the first £25 of each claim

(ii) any amount **you** can recover from elsewhere.

(iii) Any claim if **you** are travelling or going to travel;

(a) against the advice of a medical practitioner;

(b) to get medical treatment abroad;

or

(c) after being told by a medical practitioner that **you** have a terminal **illness** unless **you** have told **us** about the **illness** and **we** agreed to provide the cover.

- (iv) any claim directly or indirectly caused by **you**;
  - (a) committing or attempting to commit suicide;
  - (b) being pregnant or giving birth
    - (i) within 2 months of the expected date of birth, or
    - (ii) more than 2 months before the expected date of birth unless the claim is a result of emergency treatment;
  - (c) taking drugs (unless they are prescribed by a medical practitioner but not to treat drug addiction) or abusing alcohol;
  - (d) flying (unless as a fare paying passenger in a fully licensed fixed wing aircraft, or helicopter operating a scheduled service, operated by a recognised airline or air charter company);
  - (e) working during the **insured trip** (unless carrying out clerical, managerial or commercial duties);
  - (f) scuba diving, hang gliding, parachuting or parascending, hunting on horseback, polo, show-jumping or steeple chasing, driving, riding or sailing in any kind of race, mountaineering, cliff or rock climbing, abseiling or pot holing, playing in any sport professionally or service in the armed forces.
  - (g) using a 2-wheeled motor vehicle unless wearing a helmet and/or using a 2-wheeled motor vehicle which exceeds 125cc unless the driver holds a full UK motorcycle licence.
  - (h) putting yourself in danger except in an attempt to save a human life.

## Section 2 – Medical and emergency expenses

### What is covered

Maximum payable

1. For each **insured person**

Area 1 - £1,000                      All other areas - £5,000,000

2. In total for all **insured persons** in respect of all claims:

- (i) arising out of any occurrence
- (ii) in any one period of insurance

All areas £10,000,000

3. Accumulation Limit

The maximum amount payable by **us** under this policy or in conjunction with any other policy issued by **us** to **you** or any other **insured person** in respect of all **insured persons** shall not exceed in total the limit stated below:

Accumulation Limit - £10,000,000

If an **insured person** is injured or becomes **ill** or dies during the **insured trip**, **we** will pay up to the amounts shown above for the expenses described below, provided they are reasonable and necessary.

- 1 If **you** are injured or **you** become **ill**, all emergency medical, surgical and hospital charges which **you** have to pay for (including emergency dental treatment and nursing home charges) and any extra travel and accommodation expenses for **you**, or any other person who is required on medical advice to stay or travel with **you**.
- 2 If **you** die, the cost of transporting **your** remains home or funeral expenses abroad.

## What is not covered

- (i) any claim not covered under (iii) and (iv) of **What is not covered** under section 1 of this policy.
- (ii) Any medical treatment within the **United Kingdom** which is available under the National Health Service or other state scheme.

## Section 3 – Hospital Benefit

### What is covered

If an **insured person** is injured because of an accident or becomes **ill** during the **insured trip** and goes into hospital for an in-patient treatment, **we** will pay £15 a day up to £300 in total while the **insured person** is in hospital abroad.

### What is not covered

Any claim not covered under (iii) and (iv) of **What is not covered** under Section 1 of this policy.

## Section 4 – Loss of passport or driving licence

### What is covered

If **your** passport or driving licence is lost or stolen during the **insured trip**, **we** will pay for extra accommodation and travel costs **you** have to pay to allow **you** to get a replacement.

The most **we** will pay for each **insured person** is £250.

### What is not covered

- (i) property being confiscated or detained by any government, public or police authority.
- (ii) Loss or theft from an unattended vehicle unless **your** passport or driving licence is in a glove compartment and all windows and sun roofs are securely closed and the boot and all doors are locked.

## Section 5 – Portable possessions

### What is covered

#### 1 Accidental loss or damage

Note: this cover only applies if shown in the schedule and the appropriate premium has been paid

Accidental loss of or damage to **portable possessions** (including items purchased on the **insured trip**) happening during the **insured trip**. The most **we** will pay for any one item is £250 up to a maximum of £2,500 for each **insured person**.

#### 2 Delayed Baggage

Note: this cover applies automatically

If **your portable possessions** are delayed for more than 12 hours on **your** outward journey, **we** will pay for the purchase of essential items. The most **we** will pay for each **insured person** is £250.

### What is not covered

- (i) the first £25 of any claim
- (ii) Accidental damage to china, glass and other fragile items unless caused by fire or by accident to the aircraft, ship or vehicle in which **you** are travelling.
- (iii) Property being confiscated or detained by any government, public or police authority.
- (iv) Wear and tear, atmospheric or climatic conditions, insects, vermin, mechanical or electrical breakdown.
- (v) Accidental damage to sports equipment whilst in use.
- (vi) Loss or theft from an unattended vehicle unless all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.

## Section 6 – Money and credit and payment cards

### What is covered

Accidental loss of your **personal money** and misuse of **your credit and payment cards** happening during the **insured trip**.

The most **we** will pay for each **insured person** is £300.

**Important note: cover for currency and travellers cheques purchased for the insured trip starts from the time of collection or 72 hours prior to the insured trip whichever is later**

### What is not covered

- (i) Any loss not reported to the Police (and the issuer of travellers cheques and **credit and payment cards**) within 24 hours of discovery.
- (ii) Loss due to items being confiscated or losing value and mistakes in receipts, payments or accounting.
- (iii) Any claim for misuse of **credit and payment cards** unless all the terms and conditions under which the card was issued are complied with.

## Section 7 – Personal liability

### What is covered

**We** will pay up to £2,000,000 for any one accident or series of accidents arising out of or attributable to one source or original cause including defence costs and expenses which **we** have agreed to in writing.

**We** will provide this cover for liability arising from:

- accidental **bodily injury** including death, disease or **illness**; or
- accidental damage to property; happening during the **insured trip**.

## What is not covered

### Liability arising from the following.

- (i) **Your** owning (not occupying) any land or building.
- (ii) Loss of or damage to property belonging to or held in trust by or controlled by **you** but this exclusion does not apply to premises which **you** have hired or borrowed for temporary holiday accommodation.
- (iii) **Your** job, profession or business.
- (iv) Injury (including death, disease or **illness**) to **you** or any person employed by **you**.
- (v) **Your** owning or using motor vehicles, lifts, caravans, aircraft or hovercraft but this exclusion does not apply to caravans which **you** have hired or borrowed for temporary holiday accommodation.
- (vi) Boats other than boats which **you** have hired or borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots while operated on inland waterways or within 3 miles of the coast.
- (vii) Any vehicle which must be insured under the Road Traffic Acts.
- (viii) Any disease **you** pass on.
- (ix) Any agreement **you** have made unless **you** would have been liable even without the agreement.
- (x) Any deliberate, wilful or malicious act.
- (xi) Any fines, penalties or punitive exemplary aggravated multiplied or liquidated damages.

## Section 8 – Personal accident

### What is covered

**We** will pay the benefits shown in the table of benefits if any **insured person** suffers **bodily injury** during the **insured trip** which results in.

1. death;
2. **loss of sight** (one or both eyes);
3. **loss of limb** (one or more); or
4. **permanent total disability**.

## What is not covered

Any claim not covered under (iii) and (iv) of **What is not covered** under Section 1 of this policy.

Table of benefits

	Adults	Children (under 16)
1. Death	£15,000	£2,000
2. Loss of sight (One or both eyes)	£25,000	£25,000
3. Loss of limb (one or more)	£25,000	£25,000
4. Permanent total disability	£25,000	£25,000

**We** will only pay one of the benefits shown in the table of benefits for each *insured person* if it relates to the same accident. Such payment will result in the personal accident cover being cancelled in respect of that *insured person*.

If an *insured person* goes missing and after a suitable period of time **we** believe that person has died because of an accident, **we** will pay the death benefit to the *insured person's* dependents. If the *insured person* is then found to be living, the payment must be refunded to **us**.

## Section 9 – Delayed departure

### What is covered

If the aircraft, ship or train on which an **insured person** is booked to travel is delayed from or to the **United Kingdom** because of strike, industrial action, bad weather, mechanical breakdown, fire or other major incident which happens at the port, station or airport and prevents the port, station or airport from functioning normally, **we** will pay the following.

Either:

1. £25 if departure is delayed by at least 12 hours and a further £25 for each extra 12 hours delay up to a maximum of £100 for each **insured person**;
- or
2. up to £5,000 for each **insured person** for all additional travel and accommodation costs which have been paid or will have to be paid less any amounts recoverable elsewhere if departure is delayed by more than 24 hours from the scheduled departure time and **you** cancel the **insured trip**.

Note: A claim cannot be made under both 1 and 2 above.

### What is not covered

- (i) Any claim caused by strike or industrial action happening or expected at the time **you** book the trip.
- (ii) Any claim for cancellation if:
  - (a) **you** do not check in on time (unless **you** did not check in on time because of the strike, industrial action or bad weather); or
  - (b) the delay was because of the aircraft, ship or train on which **you** are booked to travel being ordered or recommended to stop the journey by the port authority or the civil aviation authority or other similar organisations of the country in which **you** are travelling. **Your** claim should be directed to the relevant transport operator.
- (iii) The first £25 of any claim if the **insured trip** is cancelled.

## Section 10 – Missed departure

### What is covered

If **you** arrive at the airport, port or station **you** are leaving from too late to start the **insured trip** because:

1. the public transport service **you** are travelling in is affected by strike, industrial action, bad weather, or breaks down or is involved in an accident;

or

2. the car **you** are travelling in breaks down or is involved in an accident;

**We** will pay up to £500 for each **insured person** for extra travel and accommodation expenses which **you** have to pay to allow **you** to reach **your** destination provided **you** have done everything **you** can to arrive at the airport, port or station on time.

### What is not covered

Any claim caused by strike or industrial action happening or expected at the time **you** book the trip.

## Conditions applying to the whole policy

### 1 Duty of care

**You** must take all reasonable steps to prevent loss of or damage to property insured by this policy. **You** must also make every effort to recover any property which has been lost.

### 2 Changes of risk

This policy shall become void if there is any alteration after the start of this insurance which increases the risk of loss, damage, accident or liability ( unless the alteration has been accepted by **us** in writing).

### 3 Making a claim

If any event occurs which may result in a claim under this policy , **you** must tell **us** as soon as is reasonably possible and **you** must give **us**, at **your** expense, all reasonable details and evidence which **we** ask for.

The action to be taken then depends on the type of claim.

Cancelling or cutting short <b>your</b> trip or changing <b>your</b> itinerary	- <b>You</b> must make every effort to recover deposits or payments that may form the subject of a claim.
Medical and emergency expenses and personal accident	- <b>You</b> must agree to have any medical examination (which <b>we</b> will pay for) as often as <b>we</b> ask <b>you</b> to.
Theft, loss, malicious damage, misuse of <b>credit and payment cards</b>	- <b>You</b> must tell the police ( and the issuer of travellers cheques and <b>credit and payment cards</b> ) within 24 hours of discovery and obtain a police report.
Personal liability	- <b>You</b> must send <b>us</b> any writ, summons or other legal documents as soon as <b>you</b> receive them. <b>You</b> must not negotiate, admit or deny any claim without <b>our</b> written agreement.
Delayed departure	- <b>You</b> must produce evidence from the transport company or their agents that <b>you</b> checked in on time and of the extent of and the reason for the delay.

#### 4 Cancelling the policy

**You** cannot cancel the policy unless it covers a period of at least 28 days from the time the policy is taken out. For policies covering 28 days or more the following 'cooling off ' right applies.

If after insuring with **us** and receiving the full policy documentation 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. After this time there is no refund for cancellation of this policy.

## 5 Fraudulent claims

If **you** make a claim which is fraudulent in any way or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain benefit under this policy or if any loss or damage is occasioned by **your** wilful act or with **your** connivance, this policy will end and **we** will not have to pay any claims.

## Rights and Responsibilities

1. **We** may take over and deal with, in **your** name, the defence or settlement of any claim.
2. **We** may take proceedings in **your** name, but at **our** expense, to recover the amount of any payment **we** have made under this policy.
3. A person or company who is not party to this policy has no rights under the Contract (Right of Third Parties) Act 1999 to enforce any term of this policy, but this does not effect any right or remedy of a third party which exists or is available apart from the Act.

## Exclusions applying to the whole policy

### 1 Radioactive contamination

**We** will not cover any claim or expense of any kind caused directly or indirectly by:

- Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
- The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or part of that equipment.

### 2 War and terrorism

**We** will not cover any claim or expense of any kind caused directly or indirectly by war, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, revolution, military force or terrorist activity.

For the purpose of this exclusion "terrorist activity" means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

# Exclusions applying to the whole policy continued

## 3 Sonic bangs

**We** will not cover any loss or damage by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

## 4 Other insurances (not applicable to sections 3, 5/1, 8 or 9/1)

**We** will not cover any claim or expense **you** can recover from any other insurance.

## 5 AIDS

**We** will not cover any injury, *illness*, death, loss, expense or other liability directly or indirectly caused by HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome).

## 6 Winter sports

**We** will not cover any claim or expense of any kind caused directly or indirectly by **your** participation in winter sports other than curling or ice skating.

## 7 Pollution or contamination

**We** will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

## 8 Year 2000 and beyond issues

**We** will not cover loss or damage to any:

- Computer or other electrical equipment containing a microchip or integrated circuit or any component part insured by **us**; and
- Computer records, programmes, discs, software or the information contained on them;

which is caused, at any time, by a failure of any property insured by **us** to recognise, accept, process or respond to any date as its true calendar date or a failure to continue to function correctly beyond that date.

## 9 Consequential Loss

**We** will not cover consequential loss of any kind incurred by **you**.

## Complaints procedure

**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 Ecclesiastical Insurance Group.

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

Ecclesiastical Insurance Group  
Beaufort House  
Brunswick Road  
Gloucester  
GL1 1JZ

Tel: 01452 528533

Fax: 01452 423557

E-mail: [complaints@eigmail.com](mailto:complaints@eigmail.com)

- **We** will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to **your** complaint within 4 weeks, but **we** shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks **we** have not completed **our** investigation **we** will write to **you** to tell **you** the progress of the investigation. **We** will then write to **you** again within 8 weeks of receiving **your** complaint with **our** response, or to inform **you** of the progress being made.
- If **you** are not satisfied with **our** response, or **we** have not completed **our** investigation after 8 weeks, **we** will inform **you** of **your** right to take the complaint to:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR.

This complaints procedure does not affect **your** right to take legal proceedings.

## The Financial Services Compensation Scheme (FSCS)

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical Insurance were unable to pay claims against it you may be entitled to compensation from the FSCS. For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, 1 Portsooken Street, London E1 8BN. Tel: 020 7892 7300 The scheme was set up under the terms of the Financial Services and Markets Act 2000. They are an independent, non-profit making organisation and cover deposits, insurance and investments.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

For Travel Insurance the first £2,000 of a claim or policy is protected in full. Above this amount, 90% of the rest of the claim or value of unused premiums will be met.

# Notes

# Notes

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## Any questions?

If you have any questions please call us on:

**0800 336 622**

or email us at:

insurance@eigmail.com and we'll direct you to someone who can help

## We provide

- Savings and Investments
- Life Assurance
- Protection
- Personal Pension Plan
- Mortgages
- Home insurance
- Car insurance
- Travel insurance
- Wedding insurance
- Church insurance
- Church Hall insurance
- Charity insurance



# ECCLESIASTICAL

**Beaufort House Brunswick Road Gloucester GL1 1JZ Tel: 01452 528533 Fax 01452 311690**  
**www.ecclesiastical.co.uk**

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. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EGAM, EIM & EFAS 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 EIM is a member of the Investment Management Association



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