

Art & Private Client

How has your policy changed?

Effective for all Art & Private Client Insurance policies renewing on or after 1 April 2019

We have updated your Art & Private Client Insurance policy; this document summarises the key changes to the policy wording.

For full details of what is and is not covered, please refer to your new policy which you should check carefully to ensure it still meets your needs. If you need a copy of your policy document, you can find one online at www.ecclesiastical.com/ME873

We can consider any specific amendments you require but additional premium may be payable. Please contact us or your broker.

Cover/item	Your old policy	Your new Art & Private Client policy
Buildings definition	A general definition of the home and outbuildings within the boundaries of the home.	A new definition has been added to explain what is and is not covered. This includes inner limits for bridges and culverts that were previously in the Buildings section. <i>Page 12 of your policy.</i>
Unoccupied definition	Unoccupancy defined as starting after 90 days.	Unoccupancy now starts after 60 days. <i>Page 15 of your policy.</i>
Notifying us of a change	Details your duty to inform us of significant changes such as if your address changes, you receive criminal convictions or the use of your property changes.	Additional changes you need to inform us of have been added which include changes to your occupation or if fire and security protections are altered. <i>Page 16 of your policy.</i>
Cancelling the policy	Sets out the rights you have and we have to cancel the policy.	We have clarified that if you cancel within the cooling off period you can still make a claim within that period but if you do, or are aware of a situation that may lead to a claim, we will not repay your premium. <i>Pages 16-17 of your policy.</i>
Buildings section - Excess waiver	No excess of £500 or less would be applied if a claim exceeds £10,000.	No excess of £1,000 or less would be applied if a claim exceeds £10,000. <i>Page 23 of your policy.</i>
Trees plants and shrubs	Damage to trees, plants and shrubs covered up to £500 per item and £5,000 in total.	Cover is now up to £2,500 per item and £50,000 in total. <i>Page 25 of your policy.</i>

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Planning (Listed Buildings and Conservation Areas) Act 1990	The buildings sum insured would be increased for costs incurred related to planning conditions, up to 20% of the sum insured.	This cover has been removed, however it will still apply if your buildings are insured on an extended replacement cost basis. <i>Page 23 of your policy.</i>
Construction materials	No cover provided in the policy wording however an endorsement may have been applied to cover construction materials.	Cover has been added to the policy for construction materials being used for building work at your home up to £125,000. <i>Page 25 of your policy.</i>
Environmental expenses	If damage caused to solar panels or wind turbines means you have to pay more for energy or you lose income cover is provided up to £500.	Cover is now provided up to £5,000. <i>Page 25 of your policy.</i>
Oil decontamination	No cover provided under the Buildings section. Covered under the Contents section.	Cover for decontamination of your grounds up to 5% of the buildings sum insured or £50,000, whichever is the less. <i>Page 26 of your policy.</i>
Locks and keys	No cover provided under the Buildings section. Covered under the Contents section.	Cover for loss of keys to your home or any safe or alarm in your home if you have either buildings or contents insured by the policy. <i>Page 26 of your policy.</i>
Loss prevention	If damage is caused by certain events and a claim is over £10,000 an extra £500 will be paid to reduce the risk of future claims.	The amount that we will pay has increased to £5,000. <i>Page 26 of your policy.</i>
New fixtures and fittings	Cover provided up to 25% of your buildings sum insured for new fixtures and fittings added to your home.	Cover is now provided up to 30% or £250,000, whichever is the less. <i>Pages 26 of your policy.</i>
Temporary removal of fixtures and fittings	Cover for fixtures and fittings temporarily removed from the home up to 10% of your buildings sum insured.	Cover is now provided up to 30% or £250,000, whichever is the less. Cover is provided for up to 60 days for removal from the buildings. <i>Page 27 of your policy</i>
Contents section - Extended replacement costs	No extended replacement cost available in the wording.	Extended replacement costs for items which you have professional valuations for up to 25% of the sum insured or £250,000, whichever is the less. <i>Page 28 of your policy.</i>
Excess waiver	No excess of £500 or less would be applied if a claim exceeds £10,000.	No excess of £1,000 or less would be applied if a claim exceeds £10,000. <i>Page 28 of your policy.</i>

Cover/item	Your old policy	Your new Art & Private Client policy
Inner limits	Rowing boats and dinghies up to £5,000, golf buggies and carts up to £7,500, trailers and horseboxes up to £5,000 and garden statues up to £5,000.	Non-mechanically propelled watercraft up to £7,500, golf buggies and carts up to £10,000, trailers and horseboxes up to £10,000 and garden statues up to £10,000. <i>Page 28 of your policy.</i>
Students contents away from the home and contents in care homes	Cover up to £15,000.	Cover up to 10% of the contents sum insured or £50,000 whichever is the less. <i>Page 29 of your policy.</i>
Hired marquees	Cover for marquees and their equipment that you have hired up to £30,000.	Cover up to £50,000. The marquee must be installed by the hire company and according to the manufacturer's instructions. <i>Page 29 of your policy.</i>
New Contents	Cover for contents you acquire during the period of insurance up to 25% of your total sum insured for contents.	Cover up to 30% or £250,000 whichever is the less. You must advise us within 60 days from the date of purchase. <i>Page 31 of your policy.</i>
Memorial headstones	No cover provided.	Cover for relatives' headstones within the geographical limits up to £5,000. <i>Page 31 of your policy.</i>
Trees, plants and shrubs	Damage to trees, plants and shrubs covered up to £500 per item and £5,000 in total.	Cover for potted trees, potted plants and potted shrubs only is now up to £2,500 per item and £50,000 in total. <i>Page 31 of your policy.</i>
Business cover	Cover for businesses you have told us about that you run from your home, including for business contents, money and business interruption.	Cover must be requested if required. <i>Page 31 of your policy.</i>
What is not covered	See your policy for exclusions apply to this section.	A new exclusion has been added for contents left in vehicles. <i>Page 33 of your policy.</i>
Art, antiques and personal valuables section - Extended replacement costs	Extended replacement costs available for items for which you have a professional valuation up to 50% of the value or £100,000.	Limit for personal valuables remains at 50% or £100,000, for art and antiques it is 50% or £500,000. <i>Page 34 of your policy.</i>
Excess waiver	No excess of £500 or less would be applied if a claim exceeds £10,000.	No excess of £1,000 or less would be applied if a claim exceeds £10,000. <i>Page 34 of your policy.</i>

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New acquisitions	Cover for new acquisitions up to 30% of your sum insured for art and personal valuables.	Cover is limited to 30% of your sum insured or £2,500,000 for art and antiques and £250,000 for personal valuables. <i>Page 35 of your policy.</i>
Work in progress	Cover for items that are damaged prior to completion or cannot be completed owing to the artist's death up to £30,000.	Limit increased to £50,000. <i>Page 36 of your policy.</i>
What is not covered	See your policy for the exclusions that apply to this section.	A new exclusion has been added for contents left in vehicles. <i>Page 36 of your policy.</i>
Cyber section	Not available.	New section available. Automatic cover for cyber home systems damage. Cyber crime and online liability can be added on request. <i>Page 37 of your policy.</i>
Liabilities section - Tenant's liability	Limit of indemnity is £5,000,000.	Limit of indemnity is £10,000,000. <i>Page 43 of your policy.</i>
Additional land	Limit of indemnity is £2,000,000.	Limit of indemnity is £5,000,000. <i>Page 44 of your policy.</i>
Business liability cover	Cover for Employer's liability and Public liability available for businesses operated from your home which you had informed us of.	Cover for Employer's liability or Public liability can be requested if required for your business. Public liability cover has new extensions for contingent motor liability, data protection, prosecution defence costs, corporate manslaughter and additional clean-up costs. <i>Page 44 of your policy.</i>
Legal expenses section - Planning application refusal appeals	No cover.	Up to £5,000 to appeal any planning permission decisions relating to your home and its land. <i>Page 56 of your policy.</i>
Family protection section	Not available, though disability alterations were covered if buildings are insured by the policy.	Automatic cover for fatality at home, property alteration costs, assault, psychiatric services, other medical expenses, sponsorship cover and hole-in-one cover. <i>Page 62 of your policy.</i>
Travel section - medical screening and pre-existing conditions	If you had certain conditions then medical screening was required prior to cover being agreed if the conditions were to be covered.	No screening is done but pre-existing conditions are only covered if they are on the list of covered conditions and are stable with no required treatment in the past 12 months. <i>Page 72 of your policy.</i>

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

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

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

www.fca.org.uk/register

**or by contacting the FCA on
0800 111 6768**

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

Or visit us at

www.ecclesiastical.com

We can provide this booklet, upon request, in large print, Braille, audio tape and e-text.

