

Art & Private Client insurance policy

(previously Heritage Residential insurance policy)

HOW HAS YOUR POLICY CHANGED?



**Art &
Private
Client**

Effective for all Heritage Residential insurance policies renewing on or after 1 July 2016.

We have converted your policy to our new Art and Private Client policy; this document summarises the key changes. 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. We can consider any specific amendments you require, but additional premium may be payable. Please contact us via your broker.

Cover/item	Your old policy	Your new Art and Private Client policy	Page
General definitions, General conditions, General exclusions, pages 11 to 21			
Building works	No need to tell us about works under £25,000	No need to tell us about works under £125,000	18
Cameras used for business	Not mentioned	Excluded, unless specifically agreed	11
Electronic risks	Date recognition problems and viruses are excluded	Lack of performance of computer and operator error are also excluded	21
Frost damage	Frost not mentioned in Uninsurable Risks	Frost is excluded – see the Uninsurable Risks part of the policy	20
Musical instruments used for business	Not mentioned	Excluded, unless specifically agreed	11
Pet damage	Up to contents sum insured	Up to £5,000 any one year of insurance	20
Buildings section, pages 22 to 26			
Bridges	Covered up to the buildings sum insured	Covered up to £50,000, unless specified	22
Culverts	Covered up to the buildings sum insured	Covered up to £100,000, unless specified	22
Disability alterations	Covered up to £25,000 any one period of insurance	Covered up to £100,000 any one period of insurance	25
Domestic utility expenses	Not covered	Covers your increased costs of buying energy, or your lost income, if you have to purchase all your power from your energy supplier following insured damage to your solar panels or wind turbines. The limit is £500 for all claims in any one period of insurance	24
Environmental upgrade	Not covered	If your claim for damage exceeds £10,000, covers installation costs if you choose to install, for the first time, a solar, wind or geothermal system as part of your repairs The limit is 10% of the cost of the building repairs or £5,000, whichever is the less, and applies for all claims in any one period of insurance	24
Excess	Shown on schedule	If your claim exceeds £10,000 we'll waive your excess (for excesses of £500 or less)	26

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Buildings section, pages 22 to 26 (continued)			
Extended Payment, this means we will pay more than the sum insured (if necessary) to replace your buildings	This is agreed following an Ecclesiastical valuation Buildings subject to this must be noted on the schedule	We'll accept an alternative valuation not provided by Ecclesiastical (by agreement) All buildings that meet the policy criteria at the time of claim will receive this basis of settlement	22
Gas leakages	Not covered	Covered, under 'locating a leak'	24
Loss prevention	Not covered	If your claim for damage exceeds £10,000, covers improvements to lessen or prevent a future incident The limit is £500 any one claim	25
New fixtures and fittings	Not covered	25% increase in your buildings sum insured to cover new fixtures and fittings, being installed at your home You have up to 60 days from the date of delivery to tell us about them and pay the additional premium, which will be calculated from the date of delivery	25
Removal of fallen trees, branches, telegraph posts or pylons	Covered, if removal is necessary to repair buildings damage	Additional cover for removal of trees felled in the grounds by storm, up to £2,500 any one period of insurance	24
Temporary accommodation and loss of rent	Covered, up to 25% of the buildings sum insured Emergency evacuation is covered for up to 30 days	Covered, up to £1,000,000 for 5 years Emergency evacuation is covered for up to 1 year	23
Temporary removal of fixtures and fittings	Not covered	Covers your permanent fixtures and fittings whilst they are removed from your home for up to 60 days for repair, restoration and safekeeping The limit is 10% of the buildings sum insured, for all claims in any one period of insurance	25
Trespassing and fly tipping	Not covered	Covers up to £15,000 for all claims any one period of insurance, for the cost of removing anything illegally or maliciously deposited at your home Does not cover the clean-up of polluted land or water, or where your home is unoccupied for more than 90 days	25

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Contents, pages 27 to 32			
Contents in Care Homes	Covered, up to £10,000 any one claim	Covered, up to £15,000 any one claim	28
Digital music, video and photographs	Not specifically mentioned, covered up to contents sum insured	Covered, up to £10,000	27
Documents, data, title deeds	Covers personal and business data, up to the contents sum insured	Covers personal data up to £15,000 any one claim No cover for business data unless business cover applies	29
Electronic business data	Not specifically mentioned	Covered under business interruption for £15,000	32
Excess	Shown on schedule	If your claim exceeds £10,000 we'll waive your excess (for excesses of £500 or less)	32
Home office contents	Not mentioned	Covered automatically with Contents, up to £1,500 Increased limits and wider business contents cover is available with the Business Cover extension	31
New Contents	Not mentioned	Covers new contents you acquire during the period of insurance, up to an additional 25% in your contents sum insured	30
Personal money	Covered, for up to £5,000	Covered for up to £7,500 This is increased to £10,000 if the money is kept in a locked safe in the buildings	30
Quad bikes	Not specifically mentioned	Covered up to £10,000 Covered only when stored in your buildings (see Contents definition)	27 12
Removal of fallen trees, branches, telegraph posts or pylons	Covered, if removal is necessary to repair contents damage	Additional cover for removal of trees felled in the grounds by storm, up to £2,500 any one period of insurance We won't pay under the Contents extension if we've agreed to accept a claim for this cover under the Buildings section	30
Security upgrade	Not covered	Covers up to £15,000 for all claims in any one period of insurance, to upgrade your security following an aggravated burglary, criminal assault or car-jacking	29
Student contents	Covered, up to £10,000 any one claim	Covered, up to £15,000 any one claim	28
Temporary accommodation and loss of rent	Covered, up to 25% of the contents sum insured Emergency evacuation is covered for up to 30 days	Covered, up to £1,000,000 for 5 years Emergency evacuation is covered for up to 1 year	28

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Business cover, pages 31 to 32			
Business data	Covered, up to the contents sum insured	If you have business cover, covered up to £15,000 for all claims in any one period of insurance	32
Business money	Covered, up to £1,000	Covered, up to £7,500 This is increased to £10,000 if the money is kept in a locked safe in the buildings	31
Fine art and personal valuables, pages 33 to 35			
Agreed value	Agreed value applies, if pre-agreed and noted on the schedule	All items that meet the policy criteria at the time of claim are entitled to the Agreed value basis of settlement You do not have to send us your valuations in advance, if you don't want to	33
Art and antiques	Covered, up to £25,000 for any one unspecified item, pair or set	Covered, up to £30,000 for any one unspecified item, pair or set	33
Death of artist	Not covered	Covered, within the Extended payment cover	33
Defective title	Covered, up to £50,000 for all claims in any one period of insurance	Covered, up to £100,000 for all claims in any one period of insurance, if you have to return an item to its rightful owner, or pay damages If there are reasonable prospects of you successfully defending your position, your legal costs will be dealt with under the legal expenses section	34
Excess	Shown on schedule	If your claim exceeds £10,000 we'll waive your excess (for excesses of £500 or less)	35
Extended payment	Not covered	Covered, up to £100,000 any one claim, we will pay up to 50% more for items in your valuation if the market value has increased (valuation must be less than 3 years old)	33
Personal valuables	Covered, up to £15,000 for any one unspecified item, pair or set	Covered, up to £17,500 for any one unspecified item, pair or set	33
Salvage	No salvage clause	We can take ownership of damaged items we've paid for	33
Work in progress (for art works)	Not covered	Covers up to £30,000 for costs you have incurred in commissioning an artist to complete some work, which is damaged before completion or left incomplete following the artist's death	35

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Liabilities, pages 36 to 40			
Additional land not at the risk address	Not mentioned in the policy Will be covered if you told us about it and we specifically noted it on your policy	Policy is clear about land not situated at the risk address If owned at the outset, it will be covered if you tell us about it and we have agreed it If you acquire it after you take up the policy, we will cover it automatically (on a temporary basis) for up to 60 days until you are able to tell us about it Does not cover land you have bought for property development or for business purposes Cover is for up to £2,000,000 any one event, inclusive of all legal costs and expenses	40
Property owner's liability	Covered, up to £5,000,000	Covered, up to £10,000,000	36
Tenant's liability	Covered, up to £250,000	Covered, up to £5,000,000	37

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Legal expenses, pages 41 to 48 (continued)			
Adverse possession (when someone disputes possession of a property following at least ten years of occupancy)	Not mentioned	Excluded, see the exclusion under the Property Protection part of the policy	45
Buying or selling any home or private land you own	Not covered	Covered, but not including overseas property, see under the Contract Disputes part of the policy	44
Defective title	Not covered	Covered, up to £50,000 to negotiate your legal rights in a dispute over your ownership of an item of art and antiques If there are insufficient prospects of you successfully defending your position, your claim for your loss in returning the item to its rightful owner will be dealt with under the Fine art and personal valuables section	47
Education admission appeals	Not covered	Covered up to £100,000 to negotiate your legal rights with school or college admission appeals or over your child's exclusion or expulsion	46
Employment disputes	Covers disputes you have with your employer No cover for disputes between you and your employees	Covers disputes you have in the capacity of a 'worker' or an 'office holder' as well as an employee Covers disputes with current or past domestic employees, to recover possession of your premises	43
Enforcement of covenants against you	Not mentioned	Excluded, see the exclusion under the Property Protection part of the policy	45
Inheritance disputes	Not covered	Covered, up to £50,000 to negotiate your legal rights over something left to you, or not left to you, in a will or estate	46
Land or buildings you lease	Excludes disputes relating to leases	Covers disputes relating to leases, providing they are more than 8 years old, see under the Contract Disputes part of the policy	44
Legal nuisance	Covered, subject to a £250 excess	Covered, no excess, see under the Property Protection part of the policy	44
Preferred law firm	The policy is not explicit about how much we will pay if you choose to use your own solicitor in place of our preferred law firm	The policy confirms that if you do not wish to use our preferred law firm then the most we will pay is no more than the amount that we would have paid to our preferred law firm	43

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Travel, pages 51 to 62			
Cancellation or curtailment	Does not cover irrecoverable costs of car hire and pre-booked excursions	Covers up to £15,000 for irrecoverable costs of car hire and pre-booked excursions	56
Emergency dental treatment	Not separately identified within the medical and other expenses limit, covered up to £10,000,000	Covered, up to £400	54
Escorts to stay with an injured or ill person	Covers travel and accommodation costs of up to two escorts	Covers travel and accommodation costs of one escort	55
Leisure holiday activities	Covers a wide range of leisure activities including hot air ballooning, hang-gliding and paragliding	Hot air ballooning must be carried out with a licensed organisation; hang-gliding & paragliding must be 'tandem' with a licensed organisation	52
Missed departures	Where due to vehicle breakdown, includes a condition that the vehicle must be serviced in accordance with the manufacturer's recommendations	The condition about servicing your vehicle has been removed We've made it clearer that missed departure cover only operates for the final international departure of your journey when flying (the airline will take responsibility for delays they cause when your journey is split over the course of more than one flight)	57

Cover/item	Your old policy	Your new Art and Private Client policy	Page
Home emergency, pages 63 to 67			
Helpline	Puts you in touch with a tradesman, but there is no cover for the cost of the repairs	Puts you in touch with a tradesman and helps you with the cost of repairs up to £1,500 plus VAT (£2,500 plus VAT for vermin removal)	64
Insured events	Not specified, as no cover for any costs	8 insured events under the following headings: Emergency repairs Plumbing and drainage Main heating system Domestic power supply Toilet unit Home security Vermin Lost keys	65, 66

Why Ecclesiastical?

Financially secure – this is reflected in our A-rating from Standard and Poor's and A rating from AM Best

We are owned by a charity – we are the UK's number one insurer for charitable giving and the UK's 13th largest corporate donor to charity*

Dedicated Art and Private Clients team - which includes art specialists who have extensive experience in specialist insurance

Claims excellence – we are dedicated to ensuring the highest levels of customer satisfaction. We are proud that 99% of our customers are satisfied with our service**

Chartered Insurer – we are proud to have been awarded Corporate Chartered Status for the third year running. We are one of only five composite insurers to hold this status.

In-house survey team – providing you with personal, high quality risk assessments and building valuations at no additional cost***

Extensive cover – 'all risks' basis of cover for your property and additional covers available including business interruption, trustees indemnity and travel.

*Directory of Social Change: The Guide to UK Company Giving 2015/16

** Ecclesiastical claims satisfaction survey 2015

*** Terms and conditions apply. Contact your broker for more details.



Ref: HHR 01/07/16

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd (ELL) Reg. No. 243111. E.I.O. Trustees Ltd Reg. No. 941199. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK.

EIO and ELL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.