

Heritage Business and Leisure Insurance

How has your policy changed?

Effective for all Heritage Business and Leisure Insurance policies renewing on or after 1 December 2017.

We have updated your Heritage Business and Leisure Insurance policy (previously known as Heritage Commercial); this document summarises the key changes to any section of the policy wording whether you have chosen to include that section or not.

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/ME813.

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 Business and Leisure policy
Risk advice, PR Crisis and Business assistance helplines	Not included	Included, provide advice on a range of issues relevant to your business <i>Page 6 of your policy</i>
Property and Business interruption – basis of cover	Insured events policy – the schedule shows which insured events you have chosen to insure	All risks policy – damage or loss is covered unless a specific exclusion applies <i>Pages 25 & 54 of your policy</i>
Unoccupied definition/condition	Terms apply immediately following unoccupancy	Terms apply after 30 days <i>Page 12 of your policy</i> A specific condition highlights our requirements when a property is unoccupied <i>Page 19 of your policy</i>
General exclusions	See policy for exclusions that apply	The latest market wide exclusions have been updated along with common market updates and changes e.g. electronic risks excludes Cyber events such as misuse of data or operator error <i>Pages 14- 17 of your policy</i>
Marquees	Not mentioned	Covered up to £50,000 plus £5,000 contents <i>Page 29 of your policy</i>
Solar panels and wind turbines	Included within buildings definition	Cover for these is included for wind turbines less than 10kW and for solar panels less than 50kW generating capacity up to £20,000 in one period of insurance <i>Page 30 of your policy</i>

Cover/item	Your old policy	Your new Business and Leisure policy
Basis of settlement	See policy for the basis of settlement that applies	We have clarified that we will attempt to reinstate any property as far as is possible but will not be bound to reinstate exactly. <i>Page 28 of your policy</i>
Property damage extensions	See policy for extensions that apply	Several new extensions have been added <i>Pages 31-41 of your policy</i>
Property in the open	See your policy for the cover and limits that apply	There are some changes to the sub limits that apply with a new aggregate limit of £20,000 any one period <i>Page 29 of your policy</i>
Architectural salvage	Not mentioned	We will pay up to £100,000 or 5% of your claim whichever is the less to cover the extra costs of replacing damaged items with architectural salvage <i>Page 39 of your policy</i>
Damage to the buildings by theft	See your policy for the cover and limits that apply	We have clarified cover and increased the limits that apply <i>Page 34 of your policy</i>
Loss avoidance	Not covered	Covered, up to £5,000 any one claim <i>Page 37 of your policy</i>
Green clause	Not included	Included, for environmental improvements following damage, see your policy for the limits that apply <i>Page 36 of your policy</i>
Planning (Listed Buildings and Conservation areas) Act 1990	Up to 20% of the buildings sum insured	Up to 20% of the buildings sum insured or £2,000,000 whichever is the less <i>Page 39 of your policy</i>
Property damage plus	Separate section in policy	No longer a separate section as it is covered under the all risks property damage section <i>Pages 24 – 41 of your policy</i>
Fine art and collections	Included with cover for exhibits listed separately	Exhibits now included within art definition and new extensions added <i>Pages 42 – 46 of your policy</i>
Equipment breakdown – covered equipment	Covers most equipment including lifts and air conditioning systems	Simplified definition with some new exclusions relating to large scale or specialist equipment, biomass and biogas installations and hydroelectric installations <i>Page 48 of your policy</i>
Equipment breakdown Exclusions	See previous policy for details	Some exclusions have been removed New exclusion for conditions that can be corrected e.g. by resetting <i>Page 48 of your policy</i>

Cover/item	Your old policy	Your new Business and Leisure policy
Equipment breakdown: Existing extensions e.g. business interruption, hazardous substances, expediting expenses computer equipment and Reinstatement of data	See your previous policy for the limits that apply	These limits have been improved <i>Pages 49 - 51 of your policy</i>
Business interruption extensions	See previous policy for the extensions that apply	New extensions have been added for ticketing suppliers, storage sites and loss of attraction <i>Pages 56 - 61 of your policy</i>
Goods in transit – exclusions	See previous policy for details	To make the extent of cover clearer we have added new exclusions <i>Page 64 of your policy</i>
Money section – Personal Assault benefits	See your previous policy for the benefits that apply	Benefits and some limits have been improved e.g. temporary total disablement and temporary partial disablement <i>Page 68 of your policy</i>
Cash escort condition	Not in policy, there may be a condition on your schedule	Now in the policy, cash must be escorted as follows: £3,000 to £5,000 – 2 persons Over £5,000/less than £10,000 – 3 persons Over £10,000 – a professional security firm <i>Page 68 of your policy</i>
Personal accident – Personal Assault benefits	See your previous policy for the benefits that apply	Benefits and some limits have been improved e.g. temporary total disablement and temporary partial disablement <i>Page 71 of your policy</i>
Personal accident	One definition of permanent disablement applying to all - inability to follow any gainful employment	Separate definitions of permanent disablement for employees and volunteers – inability to follow usual occupation for employees, inability to follow any occupation for volunteers Other definitions (temporary partial disablement and temporary total disablement) have been amended in line with the above <i>Pages 70 – 71 of your policy</i>
	No cover for disappearance	Cover includes disappearance after 12 months <i>Page 73 of your policy</i>

Cover/item	Your old policy	Your new Business and Leisure policy
Personal accident – Travel restriction	Not mentioned	Excludes travel which is against the advice of the Foreign and Commonwealth Office for all but essential travel <i>Page 72 of your policy</i>
Loss of registration/ licence – Wedding licence, Education and Care registration	Not covered	Now available as separate covers. Separate limits can be chosen for each registration/ licence <i>Pages 75-77 of your policy</i>
Reputational risks (Libel and slander, PR Crisis Communication and Death of Patron)	Some cover provided as extensions under the Liabilities section	Cover now provided all in one section with the option to amend limits and scope for some covers <i>Pages 88 – 90 of your policy</i>
Hirers' liability	Not in policy	New section available <i>Pages 91 – 93 of your policy</i>
Professional indemnity	Not in policy	New section available <i>Pages 94 – 100 of your policy</i>
Trustees' and management liability	Not in policy	New section available <i>Pages 101 – 109 of your policy</i>
Directors' and officers' liability	Not in policy	New section available <i>Pages 110 – 117 of your policy</i>
Legal expenses section – Insured definition	See your policy for the definition that applies	Broader definition of Insured to include volunteers and labour only contractors <i>Page 120 of your policy</i>
Legal expenses - What we will pay	We will pay costs and expenses incurred by a law firm that DAS appoints	If you choose another firm, we will pay the reasonable amount that we would have paid the DAS-recommended law firm, currently £100 per hour <i>Page 122 of your policy</i> The relevant policy conditions have been updated on this basis <i>Pages 128 to 129 of your policy</i>
Legal expenses exclusions	See your existing policy for the exclusions that apply	Exclusions have been updated to clarify cover e.g. no cover for written or verbal remarks that damage your reputation, or for proceedings where you are not legally represented <i>Page 129 of your policy</i> Debt recovery does not include debts in connection with the sale or purchase of land, or debts purchased from a third party <i>Page 125 - 126 of your policy</i>

Cover/item	Your old policy	Your new Business and Leisure policy
Legal expenses - Insured event 1 Employment disputes and compensation awards	See your existing policy for the cover that applies	Some new exclusions have been applied and some existing exclusions have been removed or revised <i>Page 122 of your policy</i>
Legal expenses - Insured event 4 Contract Disputes	£500 excess, if the amount in dispute exceeds £5,000 See your policy for the terms that apply	We have clarified that you will be asked to pay the excess up-front There are some additional exclusions e.g. relating to disputes over the sale or purchase of land or buildings (these should be dealt with by your conveyancing solicitor) Waiting periods have been removed where the Insured has pre-existing legal expenses cover <i>Pages 124- 125 of your policy</i>
Legal expenses - Insured event 5 – Debt recovery	See your policy for the terms that apply	There are some additional exclusions e.g. relating to disputes over the sale or purchase of land or buildings (these should be dealt with by your conveyancing solicitor) Waiting periods have been removed where the Insured has pre-existing legal expenses cover <i>Pages 125 - 126 of your policy</i>
Legal expenses – Insured event 6 (a) Property protection	See your policy for covers that apply	New cover added for the enforcement of covenants relating to land you own or are legally responsible for <i>Page 126 of your policy</i>
Legal expenses - Insured event 6 (b) Personal injury	Not mentioned: psychological injuries, mental illness, clinical negligence	Psychological injuries & mental illness must be due to an accident that has caused physical injury Excludes clinical negligence <i>Page 126 of your policy</i>
Legal expenses – Insured event 8 Planning application refusal appeals	No cover	New cover added for appeals if Local Planning Authority refuses to grant planning permission <i>Page 127 of your policy</i>
Fidelity – definitions	See your policy for the definitions that apply	Definitions updated and directors and retired consultants are now covered as employees. Certain restrictions apply <i>Page 130 of your policy</i>
Fidelity - exclusions	See your policy for the terms that apply	Additional exclusions now apply <i>Page 131 of your policy</i>

Cover/item	Your old policy	Your new Business and Leisure policy
Fidelity – Minimum Standard of Control and Conditions	See your policy for the requirements that apply	New requirements apply regarding electronic transfers and new conditions apply regarding recovery of money and precautions to prevent further losses <i>Pages 131-132 of your policy</i>
Fidelity – extensions (Pension fund trustees and Temporary agency staff)	No cover	New extensions apply <i>Page 134 of your policy</i>
Household section	Cover provided for household contents under separate section	This is no longer available on this product but can be provided under a separate policy, please contact us or your broker for further information

Why Ecclesiastical?

We care about the details - our unique vision is to advise and protect those who enrich the lives of others. Our personal touch means we treat you the way we'd like to be treated – with integrity, empathy, respect, whilst providing expert market knowledge and specialist advice.

We are financially secure - with an A- rating from Standard & Poor's and an A rating from AM Best. This reflects our strong capital and competitive position in our markets.

We are owned by a charity - we are the UK's number one insurer for charitable giving and the UK's 4th largest corporate donor to charity.¹

Our 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.²

¹ DSC Guide to Charitable Giving

² Ecclesiastical claims satisfaction survey 2016



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