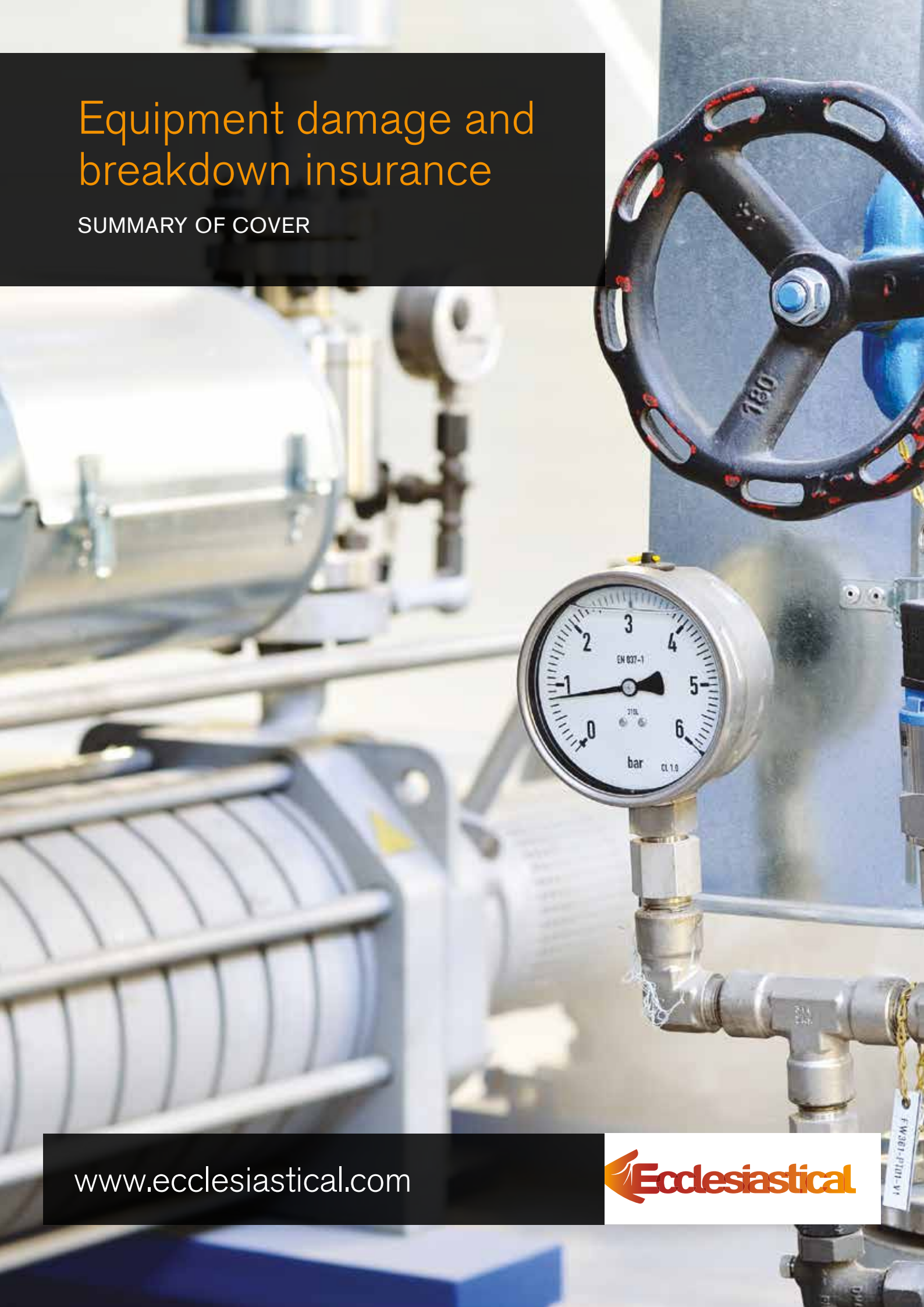
Equipment damage and breakdown insurance

SUMMARY OF COVER



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Policy ref: PD2565 (Part 1)

What is a policy summary?

This document provides key information about the Equipment damage and breakdown insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Equipment damage and breakdown insurance policy wording. If you have any questions please contact us or your insurance broker.

Policy name

Equipment damage and breakdown insurance

Underwritten by:

Ecclesiastical Insurance Office plc

Duration of your policy:

12 months from the start date shown on your policy schedule.

Renewal of your policy:

We will send you notice that your policy is approaching renewal at least 21 days before it is due. Your requirements may change over time, so you may benefit from reviewing the cover provided by your policy.

Key benefits include:

Damage and breakdown of equipment/machinery detailed in the schedule including

- damage to the insured property caused by breakdown (including where caused by the error or omissions of an operator) and electronic derangement
- failure during its normal operation
- whilst in transit as long as it is under your control or whilst temporarily removed from the insured location for the purposes of operation or repair
- reasonable costs of energy efficiency improvements when replacing damaged equipment/machinery
- newly acquired property provided it is of the same type and function as the property detailed on the schedule and you tell us about it and pay any additional premium we require

Significant exclusions:

- Damage caused by 'excluded perils' such as fire, theft and other perils which are normally covered under the property damage section of your insurance policy covering your property.
- Damage caused by wear and tear, gradual degradation, rust or any fault know about at the start of the period of insurance
- Damage to bulbs, fuses, batteries or any other consumable part of the equipment that requires periodic renewal unless it forms part of other insured damage.
- Loss or damage caused by a computer virus.
- Any intentional act or failure by you unless to prevent or reduce injury or damage.
- Damage caused by the proper use of tools to maintain, service or repair the machinery/equipment.
- Damage caused by intentional overloading, testing, experiment or deliberate application of any abnormal condition.
- Costs that can be recovered under a manufacturer's or supplier's guarantee or maintenance contract.

Our right to cancel

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired period of cover, this is shown under the heading "Cancellation" in the Conditions.

Claims service

You can make a claim through your insurance broker or directly, using your preferred method from the "Claims enquiries section of the policy. This contains full details of the ways to claim. The main telephone contact number is:

0345 603 8381

Complaints

If you are unhappy with our products or service, please contact us as soon as possible. You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ.

Tel: 0345 777 3322
Email: complaints@ecclesiastical.com

Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by Government, which gives you your money back if your authorised* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

www.fscs.org.uk

or write to:
Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU

Tel: 0207 741 4100 or 0800 678 1100
Fax: 0207 741 4101
Email: enquiries@fscs.org.uk

* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

Law applying

This policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland, in which case the law of Scotland shall apply.

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on 0345 777 3322.

You can also tell us if you would like to always receive literature in another format.

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