

Art & Private Client insurance policy

SUMMARY OF COVER



Policy ref: ME773 1 07/16

What is a policy summary?

This document provides key information about the Ecclesiastical Art and Private Client 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 Art and Private Client policy wording which is available on our web-site at ecclesiastical.com/images/art-and-private-client-policy-document.pdf. If you have any questions please contact your insurance broker.

Policy name:

Art and Private Client policy.

Type of insurance:

Home and contents insurance.

Underwritten by:

Ecclesiastical Insurance Office plc. Helplines and legal expenses; provided in partnership with DAS Legal Expenses Insurance Company Limited. Travel cover; provided in partnership with Speciality Assist Limited, Insurance Administration Services Ltd and TAMIS.

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 value, cover and level of service provided by your policy.



Significant features and benefits

The Art and Private Client policy is specifically designed for people with higher value homes or possessions, or for people with listed or period properties or contemporary homes.

Key benefits include:

Broad cover:

- Buildings are insured for 'all risks'
- 'All risks' for your contents and portable possessions, wherever they are in the world
- Extended payment for buildings – if you have accepted our valuation (or where we've accepted an alternative valuation you've supplied) we will, where necessary, pay more than the sum insured to rebuild your property - this applies even for Grade I listed buildings
- Extended payment for personal valuables and art & antiques – if you hold a valuation which is less than 3 years old, we will pay the value of the item at the time of loss or damage even if it is more than the value shown in the valuation, up to an additional 50% for each item and £100,000 in total
- Personal valuables, art & antiques are insured on the basis of your valuations, you don't have to send us these in advance
- Personal valuables, you only have to tell us about individual items, pairs or sets worth more than £17,500
- Art and antiques, you only have to tell us about individual items, pairs or sets worth more than £30,000
- Excesses of £500 or less are waived for buildings and contents claims over £10,000
- Temporary accommodation for up to 5 years and £1,000,000 following damage to your home
- Business cover can be included in most cases, provided you've told us about it
- Liability covers, including business public liability, indemnity limit £10,000,000
- Public liability cover for land not located at your home, indemnity limit £2,000,000
- Legal expenses, including employment and contract disputes, £100,000 indemnity for most covers - £50,000 indemnity for inheritance disputes and defective title
- A wide range of helplines from home emergency to legal advice
- Trustees and officers indemnity cover, £25,000 indemnity

A caring and expert approach:

- Ecclesiastical is owned by a charity and donates all surplus profits back to the community
- We have expert in-house art and private client claims handlers who can access specialist conservators and craftsmen
- Our own in-house surveyors are experienced in valuing all types of heritage and contemporary buildings

Additional cover – available at an extra cost

- Annual travel cover for family members named on the schedule

Significant or unusual exclusions/limitations:

- For most claims you will have to pay the excess (the first amount of each claim) the standard excess is £500 for property claims – and £1,000 for subsidence, heave and landslip
- The above excesses may vary by your choice or by our underwriting decision, all excesses that apply to you will be shown in your quotation and policy schedule
- Under Extended payment for buildings, there is no limit to the extra we will pay unless your property is valued in excess of £10,000,000 in which case a limit of 30% applies
- There are some exclusions to 'all risks' cover including: maintaining buildings or contents, wear and tear, atmospheric and climatic conditions, gradual causes, faulty workmanship, mechanical or electrical breakdown, property being confiscated, coastal or river erosion, for full details see "Uninsurable risks" under the "This policy does not cover" section of your policy
- Each section of the policy also includes exclusions specific to that section under the heading of "What is not covered"
- The sums insured you have chosen are shown in your policy schedule, in addition there are standard limits in the policy which are shown in the policy alongside the cover to which they relate or in the "Specific limits" part of "How we will pay your claim"
- These limits include £50,000 for bridges, £100,000 for culverts and £10,000 for quad bikes (which are covered only when stored in your buildings)
- For legal expenses, if you choose not to use DAS's preferred law firm, we'll only pay based on the amount we would have paid DAS's preferred law firm and we exclude claims which do not have reasonable prospects of success
- For Defective title cover under Legal expenses (which helps you with disputes over the ownership of art you have purchased) it is a requirement that the art has been purchased in the UK
- If you have the optional travel cover, at all times you must tell us if any of the persons to be included have certain medical conditions, are under medical investigation, are awaiting tests or have received a recent change in medication, these are as fully listed in Condition 3 of the Travel section
- Travel cover excludes travel against medical or Foreign or Commonwealth Office advice and within 12 weeks of the expected date of birth if you are pregnant
- Travel cover ceases for an insured person once they reach the age of 76

Cancellation rights:

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under the heading "Cancelling your policy" in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.



Claims service:

You can make a claim through your insurance broker or directly, using your preferred method from the "Making your claim" section of the policy. This contains full details of all the ways to claim, including UK and non-UK telephone numbers and email addresses. The main telephone contact numbers are:

For all claims other than home emergency, legal expenses or travel:

Call us on 0345 603 8381.

For Home emergency claims:

Call DAS Legal Expenses Insurance Company Limited on 0345 601 3151.

For legal expenses claims:

Call DAS Legal Expenses Insurance Company Limited on 0345 601 3153.

For 24 hour emergency travel assistance and advice:

Call the Assistance Company on + 44 (0) 1452 872 794.

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:

For all complaints other than Legal expenses and Home emergency complaints:

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

Tel 0345 777 3322

Email: Complaints@ecclesiastical.com

For Legal expenses or Home emergency complaints:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Tel 0344 893 9013

Email: customerrelations@das.co.uk

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 within Ecclesiastical
- 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 procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme (FSCS):

The FSCS is the independent body, set up by Government, which gives you your money back if your authorised* financial services provider goes bust.

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 them at:

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

The policy will be governed by English law unless you live in Scotland in which case the law of Scotland will apply (except the Legal expenses section which is subject to the law of that part of the United Kingdom, Channel Islands or Isle of Man where you normally live). In the case of a dispute as to which law applies, it will be English law.





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.

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