

Equipment Breakdown Insurance

Our Equipment Breakdown insurance policy has been designed to meet the demands and needs of customers wishing to insure against breakdown of machinery and equipment.



Summary of Cover

This document provides a summary of the features and benefits of the Equipment Breakdown insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the policy document and schedule.

A policy document is available from us or your broker.

Our story

We're proudly specialist, totally unique and committed to making a positive impact on society.



Over 135 years of specialist insurance



One of the most trusted insurers in our markets



Broad range of specialism

Faith, charity, heritage, leisure, office professions, education, art and private client and real estate.



A history of caring for our people and customers to deliver best-in-class expertise and guidance

For more information on Ecclesiastical, please click here

www.ecclesiastical.com

Supporting charities and communities

Part of the Benefact Group – charity owned international family of specialist, financial services businesses.

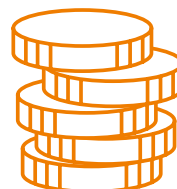
A shared ambition to donate all available profits to good causes.

Our policies



help protect what matters most to our customers

and because we give all our available profits to charity



they make lives a little brighter too.

Learn more

www.benefactgroup.com

Please contact us or your broker if you would like this booklet in large print, braille or audio format; or if you would like to receive future literature in another format.

What you need to do

Your obligations

- ▶ You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.
- ▶ You must tell us as soon as reasonably possible if any of the details you have told us change.
- ▶ You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- ▶ You must tell us as soon as you become aware of any event which may result in a claim.

Your cover

Please note this summary relates to our standard policy cover.

Please contact us or your broker if you have any specific needs or requirements, for example if the limits are insufficient to meet your needs.

Policy cover

Provides cover for the repair or replacement of equipment which breaks down. This includes lifts, central heating, air conditioning, office equipment, computer equipment and retail equipment such as credit card payment systems.

Equipment will be covered up to £5,000,000 in total.

Computer equipment at the premises is further limited to £500,000 for any one accident.

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Away from premises	Included
Reinstatement of data	£50,000
Computer increased costs of working	£50,000
Business interruption	£100,000
Public relations costs	£25,000
Additional access costs	£20,000
Hazardous substances	£10,000
Expediting expenses	£20,000
Government and local authorities	£100,000
Damage to own surrounding property	£2,000,000
Hire of substitute item	£10,000
Storage tanks and loss of contents	£10,000
Debris removal	£25,000
Repair costs investigation	£25,000
Additional access costs	£20,000
Energy efficiency improvements	£25,000
Temporary plant	£50,000

General exclusions

The following exclusions apply to the policy (please refer to your policy document for full details).

- ▶ Excess
- ▶ Other insurances
- ▶ Radioactive contamination
- ▶ War risks
- ▶ Terrorism
- ▶ Electronic risks
- ▶ Data
- ▶ Other damage

General conditions

The following conditions apply to the policy (please refer to your policy document for full details).

- ▶ Policy voidable
- ▶ Reasonable care
- ▶ Alteration of risk
- ▶ Multiple insurances
- ▶ Fraudulent claims
- ▶ Arbitration
- ▶ Cancellation
- ▶ Sanctions
- ▶ Assignment
- ▶ Law applicable
- ▶ Rights of third parties

Important questions answered

Who is the policy underwritten by?

Ecclesiastical Insurance Office plc.

How long will the policy run for?

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

What are the payment options?

Your policy must be paid in full.

Where am I covered?

In England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule and policy document.

How can the policy be cancelled?

- ▶ We have the right to cancel your policy by sending seven days' notice and a refund of the proportionate premium for the unexpired cover will be given.
- ▶ You may request to cancel the policy at any time. There is no refund of premium if you do.

There are certain circumstances, for example in the Alteration of risk, Policy voidable, Fraudulent claims and Sanctions conditions, where this may vary.

What happens at renewal?

We will send notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do I make a claim?

New claims can be reported **24 hours a day, 7 days a week**.

For enquiries about existing claims, services are available from **Monday to Friday 8am to 6pm**.

For claims call:

 **0345 603 8381**

Full details of our claims conditions can be found in the policy documentation.

How do I make a complaint?

If you are unhappy with our products or service, please let us know as soon as possible.

For complaints

You can contact us on:

 **0345 777 3322**

or email us at:

 **complaints@ecclesiastical.com**

Full details of our complaints procedure can be found in the policy document.

What happens if Ecclesiastical can't meet its obligations?

Ecclesiastical Insurance Office plc contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Ecclesiastical Insurance Office plc is unable to meet its obligations.

Further information about the compensation scheme is available at:

 **www.fscs.org.uk**

Or you can contact the FSCS by email at:

 **enquiries@fscs.org.uk**

or by calling:

 **0800 678 1100** (+44 207 741 4100 from abroad)



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