ecclesiastical

Care Insurance

Our Care insurance policy has been designed to meet the demands and needs of charitable/not-for-profit organisations wishing to insure the risks associated with the running of a registered care establishment.

Summary of Cover

This document provides a summary of the features and benefits of the Care 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.

Contents

The policy is made up of a number of sections of cover. Your quote or renewal documentation will show which sections of cover you have selected.

Click to go to page

Our support for Care customers

Award winning claims service

www.ecclesiastical.com/claims/award-winning-claims

Specialist risk management guidance

www.ecclesiastical.com/risk-management

Enterprise Risk Management assistance and training

www.ecclesiastical.com/risk-management/enterprise-risk-management

Helplines including business assistance, commercial legal advice and counselling

For further details, please refer to your policy document.

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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.

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Section 1 – Property damage

Cover is for damage to buildings and contents caused by the following events. Your schedule will show which events are insured.

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm
- Flood
- Escape of water
- Impact
- Falling trees
- Falling aerials
- Escape of oil
- Sprinkler leakage
- Accidental damage
- Subsidence
- Theft or attempted theft
- Glass and sanitary fixtures

The buildings and contents will be covered up to the sums insured provided by you.

Sums insured must be set at the appropriate values to avoid underinsurance.

The sum insured is the amount for which you insure your buildings, items of contents and stock.

- Buildings: the sum insured should reflect the cost to rebuild including any demolition costs, professional fees, removal of debris and, where applicable, VAT. Note the market value of a property does not reflect the cost of rebuilding the property and should not be used as a guide.
- Contents: where repairs cannot be carried out, it should reflect the cost for replacement as new.
- Stock: the sum insured should be the cost to replace less an allowance for wear and tear if appropriate.

Underinsurance occurs when a sum insured is less than the actual costs of rebuilding buildings or replacing items of contents and stock.

If the sum insured for buildings, contents or stock is underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual cost. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£100,000 (policy sum insured)}}{\text{£200,000 (actual value at risk)}} \times \text{£50,000 (claim amount)} = \text{£25,000 (claim payment)}$$

Cover	Standard wording
Basis of settlement	Reinstatement
Day one	Optional
Index linking	Included
Reinstatement of sum insured	Included

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
Fees	Included
Removal of debris	Included
Temporary removal	Included
Spontaneous heating	Included
Government, Public Authorities and the Care Standards Act	15% of sum insured
Emergency services damage to the grounds	Included

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Extension	Standard limit
Capital additions	£500,000
Loss of oil, gas or water	Loss of oil, gas or metered water - £5,000 Accidental discharge of LPG or oil - £5,000 Theft of oil - £5,000 Decontamination of grounds - £25,000
Sale of the building	Included
Bequeathed property	Buildings - £250,000 Other property - £50,000
Damage to the buildings by theft	Theft of building structure - £5,000 Theft of metal - £5,000 Theft of contents - £25,000 Rainwater damage - £5,000
Lock replacement following loss or theft of keys	£5,000
Lock replacement following loss or theft of service users' keys	£2,500
Seasonal stock increase	Additional £10,000
Property in the open	£20,000
Freezer contents	£20,000
Trace and access	£50,000
Underground pipes and cables	Included
Stock in transit	£2,500
Clearing of drains	£50,000
Extinguisher and alarm resetting expenses	Included
'All risks'	Contents - £1,000 Personal belongings - £500 All other claims - £5,000
Minor contract works	£100,000
Temporary accommodation for resident staff	£25,000
Loss avoidance measures	£10,000

Please refer to section 1 in your policy document for full details of the following exclusions.

Insurable events exclusions

Fire

- Heat process

Explosion

- Statutory inspection
- Steam pressure

Riot/Malicious persons

- Cessation of work
- Moveable property in the open (Malicious persons only)
- Confiscation by government

continued

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Storm/Flood
- Water table level
- Frost, subsidence or landslip
- Fences, gates and moveable property in the open

Accidental damage
- Specifically insured
- Gradual causes, depreciation and defective design or workmanship
- Changes in environment
- Vermin
- Processing
- Atmospheric conditions
- Boilers
- Mechanical or electrical breakdown
- Fraud and disappearance
- Collapse or cracking
- Weather restriction
- Wind turbines

Subsidence
- Water table level
- External property
- Settlement and erosion
- Defective design or workmanship
- Existing damage
- Repairs, alterations and excavations

Theft or attempted theft
- Your involvement
- Moveable property in the open
- Damage to buildings

Glass and sanitary fixtures
- Specifically insured
- Existing damage
- Scratching or chipping
- Unfixed glass
- Alterations
- Bulbs or tubes

Section exclusions
- Pollution or contamination
- Consequential loss
- Self-ignition

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Section 2 – Equipment breakdown

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 £250,000 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
Computer equipment	£250,000
Reinstatement of data	£25,000
Increased cost of working	£25,000
Business interruption	£30,000
Hazardous substances	£10,000
Expediting expenses	£20,000
Government, Public Authorities and the Care Standards Act	£15,000
Loss avoidance measures	£5,000
Damage to own surrounding property	£1,000,000

Please refer to section 2 in your policy document for full details of the following exclusions and condition.

Section exclusions

1a. Equipment testing
1b. Gradual developing cause
1c. Fungi
1d. Directly applying tools or processes
1e. Installing or moving covered equipment
1f. Accidental failure of power supply
2. Maintenance agreements warranty or guarantee
3. Business interruption - data exclusion
4. Liquidated damages or penalties
5. Northern Ireland restriction
6. Lawful authority
7. Electronic risks
8. Other insurance
9. Deliberate acts
10. Livestock, plants and perishable stock

- Cyber (please refer to your policy schedule for full details)

Section condition

- Back-up records (Reinstatement of data extension)

Contents page

Section 3 – Business interruption

Provides insurance cover to protect your business income following a property damage loss.

Cover (one of the following)	Standard cover/Limit
Revenue	You select sum insured
Rent receivable	You select sum insured
Optional addition to above cover Additional increase in cost of working	 You select sum insured
Alternative cover ▸ Additional cost of working ▸ Residents' alternative accommodation	 You select sum insured You select sum insured

Sums insured must be set at the appropriate values to avoid underinsurance.

Sums insured are the amounts of revenue and rent receivable provided by you. They should be an accurate reflection of the indemnity periods selected.

Underinsurance occurs when a sum insured is less than the actual amounts of revenue and rent receivable.

If the sums insured for revenue and/or rent receivable are underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual amount. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£500,000 (policy sum insured)}}{\text{£1,000,000 (appropriate amount)}} \times \text{£250,000 (claim amount)} = \text{£125,000 (claim payment)}$$

This will not apply where the sums insured have been set on an estimated basis and instead, any amounts payable will not exceed 133⅓% of the estimated figure.

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
Prevention of access – Damage	Included
Utilities	Included
Suppliers	Specified – £100,000 Unspecified - £50,000 Storage sites - £50,000
Customers	£15,000
Failure of supply	£10,000
Failure of telecommunication services	£10,000
Bomb scare	£5,000
Reinstatement of data	£25,000
Computers - Increased cost of working	£25,000
Other venues	£10,000
Book debts	£50,000

Contents page

Extension	Standard limit
Food poisoning, defective sanitation, vermin, murder or suicide	25% of sum insured up to £250,000
Excursions	£25,000

Section exclusions

Exclusions under the Property damage section apply (please refer to section 1 for full details).

Please refer to section 3 in your policy document for full details of the following conditions.

Section conditions

1. Renewal clause – Declaration-linked basis
2. Premium adjustment clause

- Back-up records (Reinstatement of data extension)

Contents page

Section 4 - Liabilities

Employers' liability

Employers' liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) for any one event.

Extension	Standard limit
Unsatisfied court judgements	Included

Please refer to section 4, cover 1 in your policy document for full details of the following exclusion.

Employers' liability exclusion

- Road traffic legislation

Public & products liability

Public & products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property.

The standard limit is £5,000,000.

For claims arising from your activities, the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Extension	Standard limit
Cross liabilities	Included
Contingent motor liability	Included
Data protection	Damages – £1,000,000 any one period of insurance Costs – £100,000 any one period of insurance
Defective Premises Act	Included
Personal liability – residents and resident staff	Up to £5,000,000 any one event
Overseas personal liability	Up to £5,000,000 any one event
Libel and slander	£250,000 any one period of insurance
Charity trustee insurance (only applies if policyholder is a charity)	Loss of documents - £50,000 any one period of insurance All other claims - £100,000 any one period of insurance

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Please refer to section 4, cover 2 in your policy document for full details of the following exclusions.

Public & products liability exclusions

1. Professional services
2. Injury to employees
3. Property in your custody
4. Vehicles and crafts
5. Pollution or contamination
6. Advice
7. Product defects and recall
8. Contractual liability
9. Defect in premises disposed of
10. Fines or penalties
11. Premises in and Products exported to North America
12. Products incorporated in craft, vehicles and plant
13. Overseas work
14. Asbestos
15. Fear of asbestos
16. Contract clauses
17. Abuse
18. Terrorism

Treatment malpractice - Optional cover

Treatment malpractice cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury caused by error or omission in:

(a) the provision of prescribed medical or dental treatment
(b) the provision of nursing care treatment
(c) the supply of medicines and drugs
(d) the provision or supply of personal grooming services such as hairdressing, chiropody and podiatry

The standard limit is £5,000,000 for any one period of insurance.

Please refer to section 4, cover 3 in your policy document for full details of the exclusions that apply to this cover.

Prosecution defence costs

Provides you with cover for legal costs and expenses and costs awarded against you resulting from a breach of:

- the Health & Safety at Work etc. Act 1974
- Part II of the Consumer Protection Act 1987
- the Food Safety Act 1990

The limit is £500,000 for any one claim.

Please refer to section 4 in your policy document for full details of the exclusions that apply to this cover.

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Liabilities section extensions and exclusion

Extension	Standard limit
Compensation for court attendance	Directors/trustees/partners - £500 per day Employees - £250 per day
Corporate manslaughter defence costs	£5,000,000 any one period of insurance
Public relations crisis management	£25,000 any one period of insurance
Abuse	£2,000,000 any one period of insurance

Please refer to your policy schedule for full details of the following exclusion.

Liabilities section exclusion

- Cyber (this exclusion does not apply to the Charity trustee insurance extension under the Public & products liability cover)

Contents page

Section 5 - Legal expenses

To ensure an expert service, the cover under this section has been arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG). We are responsible for paying any claims under this section, but ARAG manage all claim matters and correspondence on our behalf.

Access to telephone legal advice, alongside legal expenses cover for a range of legal issues that may arise, up to a limit of £250,000 for legal costs and expenses and employment compensation awards (the compensation award is further limited to a £1,000,000 limit in total for all such awards in any one period of insurance).

In all civil cases, apart from those arising under your cover for 'Employment practices legal protection and compensation awards' and 'Legal defence', cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by ARAG.

In certain circumstances (with ARAG's prior agreement) you may appoint your own legal representative when legal proceedings start or if there is a conflict of interest, who will be subject to ARAG's standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

Cover is provided for the following legal issues:
Employment practices legal protection and compensation awards
Legal defence
Statutory licence protection
Contract disputes
Debt recovery
Property protection and bodily injury
Tax protection

Please refer to section 5 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Costs ARAG have not agreed
2. Court awards and fines
3. Intellectual property rights
4. Franchise or agency agreements
5. Deliberate acts
6. A dispute with us or ARAG
7. Shareholding or partnership disputes
8. Judicial review, coroner's inquest or fatal accident inquiry
9. Legal action ARAG have not agreed
10. Bankruptcy
11. Libel and slander
12. Litigant in person

Section conditions

1. Your representation
2. Your responsibilities
3. Offers to settle a claim
4. Assessing and recovering costs
5. Cancelling an appointed representative's appointment
6. Withdrawing cover
7. Expert opinion
8. Arbitration
9. Keeping to the policy terms
10. Equivalent laws

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Section 6 – Money with assault extension

Provides cover for loss of money.

Cover	Standard limit
Non-negotiable money (e.g. crossed cheques)	£250,000
Money on the premises during business hours	£5,000
Money in transit	£5,000
Loss of money from a locked safe in your building or other specified location	£2,500
Any other loss	£500

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
Damage to safes	Included
Damage to clothing and personal effects	Included
Dishonesty of employee	£2,000 per person up to £5,000
Fraud and identity theft	Fraudulent use of credit and debit cards - £1,000 Identity theft - £1,000
Optional Assault extension – Hospital benefit and Medical expenses	Various benefit levels available Hospital benefit – up to £200 Medical expenses – £500

Please refer to section 6 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Deception
2. Professional carrier
3. Transit by unregistered post
4. Unattended vehicle
5. Errors or unexplained shortage
6. Unattended and unlocked rooms
7. Credit or debit card sales vouchers

Optional Assault extension exclusions

1. Needless peril
2. Age limits

Section conditions

1. Safe keys
2. Cash escort

Optional Assault extension conditions

1. Later accident
2. Benefit payments
3. Same accident
4. Discharge of liability
5. Compensation and periodic payments

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Section 7 – Personal accident

Provides compensation to the insured in the event of accidental bodily injury to an insured person, causing temporary or permanent disablement or death either:

Cover A - occurring anytime within a 24-hour period; or

Cover B - arising out of and in the course of their employment only.

A range of benefits are available.

Extension	Standard limit
Hospital benefit and Medical expenses	Medical expenses - £2,500 Hospital benefit - up to £200
Clothing and personal effects	£500 per person

Please refer to section 7 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1 a. Suicide, psychiatric conditions, pregnancy, childbirth, intoxication and the influence of drugs

1 b. Pre-existing health problems

1 c. Needless peril

1 d. Excluded activities

2. Age limits

3. Terrorism

Section conditions

1. Later accident

2. Benefit payments

3. Same accident

4. Discharge of liability

5. Compensation and periodic payments

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Section 8 – Loss of registration/licence

Provides cover when your business registration or license is cancelled for reasons outside your direct control.

Cover is for depreciation of your financial interest in the premises or loss of revenue. You choose the type of cover you need.

Cover	Limit
Care registration	You select limit of indemnity
Education registration	You select limit of indemnity
Premises licence	You select limit of indemnity

Please refer to section 8 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Compulsory purchase order
2. Alteration in law
3. Condition and use of the premises
4. Non-compliance
5. Bankruptcy

Special conditions

- Notification
- Recruiting a suitable person
- Claims conditions

Contents page

Section 9 - Fidelity

Provides cover for loss of your money or goods (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee or volunteer.

Cover will be up to the limit you choose.

Please refer to section 9 in your policy document for full details of the following exclusion and conditions.

Section exclusion

- Consequential loss or loss of interest

Section conditions

1. Minimum standard of control
2. Employee references
3. Employees' money and recoveries
4. Limit of indemnity

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Section 10 – Professional indemnity

Provides cover for claims made against you, by clients and third parties, arising from your professional services.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Cover	Limit
Legal liability & Defence costs and expenses	You select limit of indemnity
Loss of documents	£250,000 sub-limit, any one period of insurance

Extension	Standard limit
Compensation for court attendance	Principals/partners/directors/members - £250 per day Employees - £150 per day
Public relations crisis management	£25,000 any one period of insurance

Please refer to section 10 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Prior and pending
2. Injury
3. Abuse
4. Property damage
5. Trading losses
6. Investigations or proceedings and Fines or penalties
7. Dishonest or fraudulent acts
8. Directors, officers and trustees' liability
9. Asbestos
10. Vehicles, crafts, buildings or property
11. Legal jurisdiction
12. Performance guarantees
13. Financial interest
14. Employer obligations
15. Goods, products and services
16. Intellectual property
17. Retroactive date
18. Insolvency or bankruptcy
19. Cyber
20. Investments
21. Documents
22. Clinical trials
23. Other insurance
24. Terrorism

Section conditions

1. Notification of claims
2. Your claims duties
3. Claims involving dishonest or fraudulent acts
4. Our claims duties
5. Subrogation

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Section 11 - Directors' and officers' liability

Provides cover for claims made against directors and officers, or your organisation, for wrongful acts committed while managing the organisation. Directors and officers include non-executive and executive directors and shadow directors. Costs and expenses include those relating to investigation, criminal defence and pollution and contamination defence.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Please refer to your policy document for details of the limits that apply. Any sub-limits will also be detailed there. All limits are any one period of insurance.

Extension	Standard limit
Automatic acquisition cover	Included
Non-executive directors	10% increase in the limit of indemnity
Discovery period	Included
Retirement run-off	£100,000 any one period of insurance for each director and officer
Outside boards	Included
Emergency costs and expenses	10% of the limit of indemnity
Public relations crisis management	£25,000 any one period of insurance

Please refer to section 11 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Prior and pending claims or circumstances
2. Retroactive date
3. Share sales
4. Injury
5. Property damage
6. Dishonest, fraudulent or criminal acts
7. Personal profit
8. Pollution
9. Claims from North America
10. Employee benefits
11. Other insurance
12. Terrorism

- Cyber (please refer to your policy schedule for full details)

Section conditions

1. Separate applications
2. Notification of claims
3. Insured's conduct
4. Claims settlement
5. Subrogation
6. Defence costs
7. Allocation of loss
8. Merger and acquisitions

Contents page

Section 12 – Charity trustee insurance

Suitable for charities that require wider cover or a higher limit of indemnity than what is provided under the Charity trustee insurance extension within the Public & products liability section.

Provides cover for claims made against trustees, for wrongful acts committed while carrying out any duty as a trustee. Trustees include directors, officers or members of the management committee.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Please refer to section 12 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Prior and pending
2. Other insurance
3. Best interests
4. Fraud and malicious acts
5. Fines or penalties
6. Legal jurisdiction
7. Property damage, Intellectual property rights, Injury and Professional service
8. Pollution and asbestos
9. Cyber
10. Failure to insure
11. Personal guarantee or agreement
12. Pension
13. Takeover or merger
14. Terrorism
15. Products
16. Employment dispute

Section conditions

a. Notification of claims
b. Conduct and settlement of claims
c. Personal cover
d. Notices

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Section 13 – Medical Malpractice

Provides an indemnity to you, for your legal liability to pay damages to patients for bodily injury caused by malpractice. This provides cover beyond that covered by the Treatment malpractice cover, within the Liabilities section.

The limit chosen will include defence costs and will apply for any one period of insurance.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Extension	Standard limit
Loss of documents	£50,000 any one period of insurance
Breach of confidentiality	£50,000 any one period of insurance

Please refer to section 13 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Prior and pending claims
2. Prior and pending notifications
3. Medical Defence Organisation
4. Other indemnity
5. Joint ventures without our agreement
6. Specific liability assumed under contract
7. Products
8. Directors or officers liability
9. Employer obligations
10. Illegal or dishonest acts
11. Seepage, subsidence, pollution or contamination
12. Fines or penalties
13. Sexual activity, harassment or exploitation

Section conditions

1. Notification of claims
2. Information and cooperation
3. Maintain records
4. Tools or implements

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Section 14 - Terrorism

Provides cover for damage to your property and, if you choose, resultant loss of income that is insured under other sections of this policy following an Act of Terrorism.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent as defined by the Territorial Sea Act 1987. Cover is provided up to the relevant sum insured under the Property damage or Business interruption section.

Optional cover

- Non-damage Business interruption

Please refer to section 14 in your policy document for full details of the following exclusions and condition.

Section exclusions

- Riot, civil commotion or war
- Computer virus, hacking or phishing

Section condition

- Burden of proof

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General exclusions

The following exclusions apply to the policy (please refer to the individual sections of cover regarding exclusions/limitations that apply to each section).

Please refer to your policy document and policy schedule for full details of the following exclusions.

- Excess
- Other insurances
- Radioactive contamination
- War risks
- Date recognition
- Terrorism
- Cyber (Property)
- Infectious or communicable disease

General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding conditions/limitations that apply to each section).

Please refer to your policy document for full details of the following conditions.

- Policy voidable
- Reasonable care
- Unoccupied buildings
- Alteration of risk
- Multiple insurances
- Fraudulent claims
- Arbitration
- Cancellation
- Adjustment of premium
- Long term agreement
- Security
- Sanctions
- Assignment
- Law applicable
- Rights of third parties

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Important questions answered

Who is the policy underwritten by?

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG).

How long will the policy run for?

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

What are the payment options?

You can either pay for your policy in full or by instalments. If you pay by instalments, you must make regular payments as detailed in your credit agreement.

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 (other than Legal expenses) call:

0345 603 8381

For Legal expenses claims call:

ARAG Legal Expenses Insurance Company Ltd

0345 268 9124

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

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How do I make a complaint?

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

For all complaints (other than Legal expenses complaints)

You can contact us on:

0345 777 3322

or email us at:

complaints@ecclesiastical.com

For Legal expenses complaints

You can contact ARAG on:

0344 893 9013

Or email ARAG at:

customer-relations@arag.co.uk

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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