ecclesiastical

Arts and Culture Insurance

Our Arts and Culture insurance policy has been designed to meet the demands and needs of individuals and organisations wishing to insure the risks associated with artistic, cultural and social activities and establishments.

Summary of Cover

This document provides a summary of the features and benefits of the Arts and Culture 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 Arts & Culture 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.

Contents page

Section 1 – Property damage

Provides 'All risks' cover for buildings and/or contents with the option to insure for subsidence, stock and personal belongings. 'All risks' means damage to insured items by any cause not specifically excluded from this section.

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
Automatic reinstatement of the 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
Emergency services damage to the grounds	Included
Landscaping costs	£10,000
Government and Public Authorities	15% of sum insured
Trace and access	£50,000
Loss of oil, gas or water	Metered water - £50,000 Loss of oil or gas - £5,000 Accidental discharge of LPG or oil - £5,000 Theft of oil - £5,000 Decontamination of grounds - £25,000

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Extension	Standard limit
Sale of the building	Included
Deterioration of refrigerated stock	£20,000
Damage to the buildings by theft	Included
Lock replacement following loss or theft of keys	£5,000
Clearing of drains	£50,000
Extinguisher and alarm resetting expenses	Included
Property away from the premises	Unspecified items - various limits apply Specified items - option to insure worldwide
Archaeological costs	£250,000
Green clause	£500,000
Loss avoidance measures	£5,000
Loss prevention	£500
Removal of wasp, bee or hornet nests	£500
Fly tipping	£5,000
Contractors' interest	Included
Minor contract works	£125,000
Seasonal stock increase	£100,000
Planning Act	£2,000,000
Architectural salvage	£100,000
Capital additions	£500,000
Bequeathed property	Buildings - £250,000 Other property - £50,000
Subsidence	Optional

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

Section exclusions

1. Gradual causes, depreciation, defective design or workmanship and changes in environment
2. Processing
3. Heat process
4. Fraud and disappearance
5. Boilers
6. Mechanical or electrical breakdown
7. Boilers requiring inspection
8. Atmospheric conditions
9. Water table level
10. Pressure waves
11. Cessation of work and confiscation
12. Self-ignition
13. Specifically insured
14. Consequential loss
15. Collapse or cracking
16. Wind turbines and solar panels cover restriction
17. Unoccupied restrictions
18. Subsidence cover restriction
19. Inflatable structures cover restriction
20. Weather restriction
21. Movable property in the open cover restrictions
22. Theft cover restriction
23. Glass cover restriction

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Section 2 – Fine art and collections

Provides cover for loss or damage to your works of art, jewellery or collections on either an agreed value or market value basis (including any resultant depreciation).

Cover	Limit
Basis of settlement – Agreed value	Agreed value on schedule
Basis of settlement – Market value	Art - £30,000 any one item, pair or set Jewellery - £17,500 any one item, pair or set

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
New acquisitions	10% of sum insured up to £250,000
Defective title - including legal costs	£500,000
Restoration and framing contingent cover	£1,000,000
Work in progress	£30,000
Temporary removal	Art - £5,000,000 Jewellery/watches/furs - £15,000 Items in unattended vehicles - £10,000
Emergency evacuation	Included

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

Section exclusions

1. Fraud or dishonesty
2. Items in the open
3. Unoccupied
4. Disappearance
5. Excluded causes
6. Water table level

Section conditions

1. Recovered property
2. Art – loaned items
3. Consignment of art
4. Transit

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Section 3 – 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 £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
Reinstatement of data	£50,000
Computer increased costs of working	£50,000
Business interruption	£100,000
Hazardous substances	£10,000
Expediting expenses	£20,000
Government and Public Authorities	15% of Property damage sum insured
Damage to own surrounding property	£1,000,000
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

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

Section exclusions

1a. Equipment testing
1b. Gradual developing cause
1c. Installing or moving covered equipment
2. Maintenance agreements warranty or guarantee
3. Correction by maintenance

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

Section condition

- Back-up records

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Section 4 – Business interruption

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

Cover (one of the following)	Standard cover/Limit
Gross profit	You select sum insured
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	You select sum insured

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

Sums insured are the amounts of insured gross profit, 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 insured gross profit, revenue and rent receivable.

If the sums insured for insured gross profit, 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
Loss of attraction	£100,000
Utilities	Included
Suppliers' extension	Specified - £100,000 Unspecified - £50,000
Ticketing suppliers	£50,000
Storage sites	Specified - £100,000 Unspecified - £50,000
Customers' extension	Specified - £50,000 Unspecified - £15,000
Failure of supply	£5,000
Failure of telecommunication services	£5,000
Reinstatement of data	£25,000
Computers - Increased cost of working	£25,000

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Extension	Standard limit
Exhibitions and other venues	£10,000
Book debts	£50,000
Food poisoning, defective sanitation, vermin, murder or suicide	25% of sum insured up to £250,000
Archaeological digs	10% of sum insured up to £500,000

Section exclusions

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

Please refer to section 4 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)

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Section 5 – Goods in transit

Provides cover for damage to insured property whilst in transit anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

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	Limit
Personal effects	£500 per person
Debris removal	Included

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

Section exclusions

1. Inadequate packing
2. Excluded items
3. Excluded causes
4. Open vehicles
5. Deterioration of refrigerated goods
6. Theft restrictions
7. Unexplained shortage or disappearance
8. Scratching, denting or bruising

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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	£1,000
Money in transit	£1,000
Loss of money from a locked, specified safe in your building	Limit will depend on the make and model of the safe
Loss of money from a locked, unspecified safe outside of business hours	£500
Loss of money whilst in the home of any employee or authorised responsible person	£500
Money in a vending/gaming machine	£250
Collection tins or envelopes	£50
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
Fraudulent use of credit and debit cards	£1,000 per card
Identity theft	£1,000
Fundraising events	Selected limits doubled
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. Vending or gaming machines
6. Errors or unexplained shortage
7. Unattended and unlocked rooms
8. Credit and debit card sales vouchers

Optional Assault extension exclusions

1. Needless peril
2. Age limits

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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. The maximum amount we will pay in respect of all benefits for all insured persons involved in the same accident shall not exceed £2,500,000.

Extension	Standard limit
Hospital benefit and Medical expenses	Medical expenses - £2,500 Hospital benefit - up to £200
Clothing and personal effects	£500 per person
Disappearance	Included
Exposure	Included
Permanent partial disablement	Optional

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

4. Travel against advice

Section conditions

1. Later accident

2. Benefit payments

3. Same accident

4. Discharge of liability

5. Compensation and periodic payments

6. Permanent partial disablement limit

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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
Education registration	You select limit of indemnity
Care registration	You select limit of indemnity
Premises licence	You select limit of indemnity
Wedding 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. Other sources of compensation
2. Compulsory purchase order
3. Alteration in law
4. Condition and use of the premises
5. Non-compliance
6. Bankruptcy

Section conditions

- Claims conditions

Care registration and Premises license conditions

- Notification following a breach of law

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Section 9 - 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 9, 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
Additional clean-up costs	£1,000,000 any one period of insurance

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Please refer to section 9, 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. Fines or penalties
10. Premises in and Products exported to North America
11. Products incorporated in craft, vehicles and plant
12. Overseas work
13. Asbestos
14. Fear of asbestos
15. Contract clauses
16. Terrorism

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
Prosecution defence costs	£500,000 any one claim

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

Liabilities section exclusion

- Cyber

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Section 10 – Reputational risks

Provides cover for the following.

Cover	Standard limit
Libel and slander (by you)	£250,000 any one period of insurance
PR Crisis Communication	£25,000 any one period of insurance
Death of Patron	£25,000 any one period of insurance

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

Section exclusions

a. Other insurance
b. Liability assumed by agreement
c. Circumstances known to you
d. Criminal, intentional or malicious acts
e. Libel or slander arising from ill will
f. Fines or penalties
g. Intentional directed libel or slander
h. Legal jurisdiction
i. Goods or products

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Section 11 – Hirers' liability

Hirers' liability covers third parties who hire out your premises. Should an event occur which leads to paying damages to a member of the public for injury or damage to property, hirers' liability will cover the third parties' legal liability.

Cover will be up to the limit you choose. A range of limits are available. The limit applies to any one event, other than for products where the limit applies to any one period of insurance.

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

Section exclusions

a. Events away from the hired premises
b. Professional catering
c. Property in the hirers' custody or control
d. Inflatables and activity equipment
e. Bonfires and fireworks
f. Organised sports
g. Liability assumed by agreement
h. More specific insurance
i. Political and business activities
j. Injury to hirers' employees
k. Pollution or contamination
l. Fines or penalties
m. Terrorism

Section condition

- Children or vulnerable adults

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Section 12 – 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	Directors/trustees/partners - £500 per day Employees - £250 per day
Representation costs	£25,000 any one period of insurance

Please refer to section 12 in your policy document and policy schedule 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
7. Fines or penalties
8. Dishonest or fraudulent acts
9. Directors, officers and trustees' liability
10. Contractual liability
11. Employees supplied by you
12. Asbestos
13. Vehicles, crafts, buildings or property
14. Legal jurisdiction
15. Performance guarantees
16. Financial interest
17. Employer obligations
18. Goods, products and services
19. Intellectual property
20. Retroactive date
21. Insolvency or bankruptcy
22. Cyber
23. Investments
24. Documents
25. Clinical trials
26. Public and products liability
27. Other insurance
28. 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 13 – Trustees' and management liability

Provides cover for claims made against trustees or your organisation, for wrongful acts committed while managing the organisation. Trustees include directors, shadow 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 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
Extended reporting period	Included
Retired trustees	Included
Outside boards	Included
Emergency costs and expenses	10% of the limit of indemnity

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

Section exclusions

- **a.** Prior and pending
- **b.** Other insurance
- **c.** Best interests
- **d.** Fraud and malicious acts
- **e.** Fines or penalties
- **f.** Legal jurisdiction
- **g.** Property damage, Intellectual property rights and Professional service
- **h.** Pollution and asbestos
- **i.** Cyber
- **j.** Failure to insure
- **k.** Personal guarantee or agreement
- **l.** Pension
- **m.** Takeover or merger
- **n.** Breach of contract or trading losses
- **o.** Injury
- **p.** Products
- **q.** Employment dispute
- **r.** Terrorism

Section conditions

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

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Section 14 - 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

Please refer to section 14 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. Employment disputes
6. Property damage
7. Dishonest, fraudulent or criminal acts
8. Personal profit
9. Pollution
10. Claims from North America
11. Employee benefits
12. Other insurance
13. 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

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Section 15 - 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 the limit you choose 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 civil cases, 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 disputes and compensation awards
Legal defence
Statutory licence appeal
Contract disputes
Debt recovery
Property protection and personal injury
Tax protection
Planning application refusal appeals

Please refer to section 15 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 16 - 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.

Extension	Standard limit
Auditor's fees and rewriting of system records	Up to the limit of indemnity
Previous insurance	Up to the limit of indemnity
Pension fund trustees	Up to the limit of indemnity
Temporary agency staff	Up to the limit of indemnity

Please refer to section 16 in your policy document for full details of the following exclusions and conditions.

Section exclusions

i. Existing concerns
ii. Excess
iii. Consequential loss or loss of interest
iv. Unexplained shortages

Section conditions

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

Section 17 - 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 17 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
- Terrorism
- Date recognition
- Pollution or contamination
- 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
- Alteration of risk
- Multiple insurances
- Fraudulent claims
- Unoccupied buildings
- Security
- Fire extinguishing appliances
- Fire alarm installations
- Intruder alarms
- Arbitration
- Cancellation
- 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.

How do I make a complaint?

Contents page

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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