



Headstone Insurance Summary

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Headstone Insurance Summary of Cover

This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Headstone Insurance policy.

The policy offers you insurance for: -

- Damage to the headstone.
- Your legal liability towards members of the public following an accident in connection with your ownership of the headstone.

Both these covers are provided as standard.

The summary highlights the main features and exclusions to help you decide if the policy meets your needs. For all the terms and conditions that apply, please consult the policy document.

A copy of the policy will be sent to you after you have taken out the insurance but is available beforehand from us or your advisor on request. When you take out cover a schedule will be issued to you. This document details those things that are individual to your insurance.

The standard duration of this non-investment insurance contract is 60 months from the start date on your policy schedule.

Property Damage

Despite your love and care it is possible for the headstone of a loved one to suffer damage. Sadly a headstone can be the target of vandals or damaged by falling branches. This can be distressing and naturally you will want the headstone to be restored as quickly as possible. The Ecclesiastical Headstone Insurance policy ensures you have the funds to arrange a speedy restoration.

Features and benefits	Significant Exclusions & limitations
<p>Insurance for the headstone against damage by any cause not excluded.</p> <p>If the sum insured is adequate and the headstone is in a good state of repair it will be restored or replaced as new.</p> <p>If the headstone is not in a good state of repair an allowance will be made for wear and tear.</p>	<p>X excluding wear and tear or any gradually operating cause.</p> <p>X excluding damage as a result of cleaning or repair.</p> <p>X excluding damage caused by normal settlement or shrinkage.</p> <p>X excluding damage caused by subsidence unless the headstone itself is damaged at the same time.</p> <p>X excluding damage as a result of the activities of a political organisation or terrorism.</p> <p>See Page 6 of the policy.</p>

Public Liability

A member of the public may hold you responsible if the headstone injures them. The Ecclesiastical Headstone Insurance policy provides you with the cover you need should this happen. We will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits	Significant Exclusions & limitations
<p>Covers your legal liability as owner of the headstone for accidental bodily injury to persons other than employees, or for damage to their property.</p>	<p>Limit of Indemnity £2,000,000 any one claim.</p> <p>X excludes liability from any agreements.</p> <p>X excludes fines or penalties.</p> <p>X excludes pollution or contamination.</p> <p>See Page 7 of the policy.</p>

Significant Exclusions and limitations that apply on a general basis

- X** excluding radioactive contamination.
- X** excluding war and similar risks.
- X** excluding sonic bangs.
- X** excluding confiscation or detention by any authority.

You may not be covered under this policy if you fail to tell us any information that may be relevant to your policy. If you are doubt please contact your insurance adviser or us.

Cancelling the policy

Your right to cancel in the cooling-off period.

If after insuring with us and receiving the full written policy documentation including the schedule you subsequently change your mind you have 14 days to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

Your right to cancel after the cooling-off period

You can cancel the policy providing you give Ecclesiastical Insurance notice in writing. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, provided this exceeds £10. If you have made a claim then the full premium is due.

Our right to cancel

We have the right to cancel the policy by giving you 7 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

What if I need to make a claim?

If you need to report a claim you can call us on:
0845 6038381 – 24 hours a day, 7 days a week.

Alternatively you can write to:

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

What if I have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your Insurance Advisor or Ecclesiastical Insurance Office.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Office
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel: 01452 528533
Fax: 01452 423557
Email: complaints@eigmail.com

- We will acknowledge all complaints within 5 working days
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible
- If after 4 weeks we have not completed our investigation we will write to you to tell you of the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

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

The Financial Services Compensation Scheme (FSCS)

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical Insurance were unable to pay claims against it you may be entitled to compensation from the FSCS. For further information on the scheme you can visit the website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300

The scheme was set up under the terms of the Financial Services and Markets Act 2000. They are an independent, non-profit making organisation and cover deposits, insurance and investments.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

For non-compulsory insurance such as property damage, the first £2,000 of the claim or unused premiums is covered in full followed by 90% of the remainder.

The Law Applicable

The policy shall be governed and construed in accordance with English law unless the policyholder's central administration and/or place of establishment is located in Scotland in which case the law of Scotland will apply.

This contract is underwritten by:

Ecclesiastical Insurance Office plc

Our FSA register number is 113848. Our permitted business is general insurance.

You can check this on the FSA's register by visiting the FSA's website – www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.