

Headstone Insurance

Insurance Product Information Document

Ecclesiastical Insurance



Ecclesiastical Insurance Office plc (EIO) Reg. No.24869 is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 113848.

This document provides a summary of the key information relating to this Headstone insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy covers your headstone(s) for damage by any cause, which is not specifically excluded, such as it being targeted by vandals or damaged by a falling branch. It also covers your legal liability for an issue arising from your ownership of the headstone, such as a member of the public suffering an injury.



What is insured?

- ✓ Damage to headstones by any cause that has not been specifically excluded
Examples of damage include vandalism or damage by a falling branch
- ✓ Additional costs such as removing, shoring up and complying with local and religious authority requirements
- ✓ The sum insured will be automatically increased by 5% each year
- ✓ If the headstone is in a good state of repair in the event of a claim we will pay for it to be restored or replaced as new
- ✓ If another person is injured or their property is damaged by your headstone(s) we will pay the cost of any damage you are legally responsible for (known as third party liability) up to £2,000,000 plus defence costs and expenses



What is not insured?

- ✗ Wear and tear or costs for maintenance of the headstone(s)
- ✗ Damage to the headstone(s) caused by cleaning or repair
- ✗ Contamination caused by Terrorism
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Damage by frost
- ✗ Your legal responsibilities for persons you employ



Are there any restrictions in cover?

- ! If the headstone is not in a good state of repair or repair is not carried out we will deduct an amount from the claim payment for wear and tear
- ! If the cost of replacing the headstone as new is greater than the sum insured we will only pay the proportion of the loss the sum insured bears to the full cost of replacement as new
- ! The maximum we will pay over the duration of your policy is five times the sum insured shown on your schedule



Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out and make changes to your policy
- 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 headstone(s) in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



When and how do I pay?

You will need to pay for your policy in full.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 60 months. This policy is not renewable and will end on the finish date shown in your policy schedule.



How do I cancel the contract?

You can cancel this policy **within 14 days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover, provided this exceeds £25. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the details below:

Telephone: 0345 604 7082 Email: schemes@ecclesiastical.com