



# Headstone Insurance

## SUMMARY OF COVER

Arranged by UK Special Risks Ltd



Policy ref: PD2520

### **What is a policy summary?**

This document provides key information about the Headstone insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Headstone insurance policy wording which is available from UK Special Risks Ltd. If you have any questions please contact UK Special Risks Ltd or contact Ecclesiastical directly.

### **Policy name:**

Headstone Insurance

### **Type of insurance:**

This Headstone insurance policy is specifically designed for your headstone and gives property damage and public liability cover.

### **Underwritten by:**

Ecclesiastical Insurance Office plc.

### **Duration of your policy:**

60 months from the start date shown on your policy schedule.

### **Renewal of your policy:**

The policy is not renewable and will end on the finish date shown on your policy schedule.

### **Significant features and benefits:**

The policy covers your headstone 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.

The amount your headstone is insured for is shown on the policy schedule.

### **Key benefits include:**

#### **The policy provides the following:**

- 'All Risks' cover for the headstone.
- The sum insured shown in the schedule will be index linked at a rate of 5% per annum.
- If the headstone is in a good state of repair it will be restored or replaced as new.
- The additional costs such as removing debris or shoring up and complying with local and religious authorities requirements.
- Public liability cover with a limit of indemnity of £2,000,000 plus defence costs and expenses.

### **Significant or unusual exclusions/limitations:**

- Contamination due to an act of terrorism.
- Pollution or contamination.
- Confiscation by order of any government, public, police or religious authority.
- Damage to the headstone caused by
  - cleaning or repair
  - normal settlement
  - subsidence unless the headstone itself is damaged at the same time
  - contamination due to terrorism

- Any fines, penalties or punitive exemplary aggravated multiplied or liquidated damages under the public liability section.
- Any liability to anyone in your employ.

#### **A caring and expert approach:**

- Ecclesiastical is owned by a charity and donates all surplus profits back to the community.
- We are a specialist financial services group, with a strong portfolio of insurance, investment management, broking and advisory businesses in the UK, Ireland, Canada and Australia. All are underpinned by a reputation for delivering an outstanding service for customers, with firmly established roots as a socially responsible general insurer.

#### **How we will use your data:**

We hold data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services for this policy.

#### **Fraud prevention:**

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims.

**For further information on how we use your data and fraud prevention please refer to our Privacy Policy at [www.ecclesiastical.com/privacypolicy](http://www.ecclesiastical.com/privacypolicy)**

#### **Cancellation rights:**

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under General condition 7 Cancellation. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

#### **Claims service:**

You can make a claim through UK Special Risks Ltd or directly by phoning Ecclesiastical on 0345 603 8381.

#### **Complaints:**

If you are unhappy with our products or service, please contact us as soon as possible. You can complain in writing or verbally at any time to:

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

Tel 0345 777 3322  
Email: [Complaints@ecclesiastical.com](mailto:Complaints@ecclesiastical.com)

#### **Our promise to you:**

We will aim to resolve your complaint within one business day.  
To resolve your complaint we will

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

**Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

**Tel: 0800 023 4567**  
**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website <http://ec.europa.eu/consumers/odr/> which has been set up by the European Commission.

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

#### **Financial Services Compensation Scheme (FSCS):**

The FSCS is the independent body, set up by Government, which gives you your money back if your authorised\* financial services provider goes bust.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to them at:  
Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100  
Fax: 0207 741 4101  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

#### **Law applying:**

The policy will be governed by English law unless you live in Scotland in which case the law of Scotland will apply. In the case of a dispute as to which law applies, it will be English law.

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

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

You can check this on the FCA's register by visiting the FCA's website  
[www.fca.org.uk/register](http://www.fca.org.uk/register)

or by contacting the FCA on 0800 111 6788