

summary of cover

PROFESSIONAL INDEMNITY INSURANCE

The policy is designed to meet the needs of NAFD members in respect of their **legal liability for professional mistakes made in the provision of funeral services**. You automatically receive the benefit of the cover as part of your membership of the NAFD. If you cease to be a member, the cover will no longer apply.

Cover is on a 'claims made' basis, which means it covers claims made against you - and notified to the insurer - during the period of insurance. Therefore it is most important that as soon as you become aware of any claim being made against you, or any circumstances that might reasonably be expected to bring about a claim, you notify insurers in writing. This includes complaints made under the Funeral Arbitration Service or less formal written or oral complaints received from customers. If in doubt, always notify by calling the NAFD on (0121) 711 1636.

Features and benefits

- Up to £2,000,000 for all claims in total, made in any one period of insurance
- Covers the policyholder and their partners (past and present) and employees
- Covers legal liability following any wrongful act occurring or committed in good faith
- Covers libel and slander committed in good faith
- Covers the policyholder's legal liability following the dishonesty of an insured person
- Up to £50,000 for all claims in total any one period of insurance, for lost or damaged business documents
- Up to £50,000 any one claim and £500,000 for all claims in total any one period of insurance, for theft of pre-payment fees
- Pays for awards agreed under the NAFD Conciliation Service or by referral to the Chartered Institute of Arbitrators

Significant or unusual Exclusions or limitations

- The policy covers your 'professional' liability to your customers as a funeral director. It does not cover standard business liabilities such as Employers liability or Public liability insurance, or Directors and Officers or pension trustee cover. These can be separately insured
- Dishonesty cover excludes dishonesty of directors, and claims committed after discovery, in relation to a person, of reasonable cause for suspicion
- Documents cover – you must have sufficient and proper procedures for the security and daily back-up of documents
- £100 excess each claim for theft of prepayment fees, £300 excess for other claims
- The consequence of any circumstances known to the policyholder at the inception of this insurance which might reasonably be expected to produce a claim

Other information

The policy is underwritten by the Ecclesiastical Insurance Office plc.

A full copy of the policy wording is available to view on the NAFD web-site. This includes the complaints procedure if you have a complaint against the Ecclesiastical Insurance Office plc.

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

INSURANCE PROVIDED BY

INSURANCE ARRANGED BY



Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.