

summary of cover

FUNERAL DIRECTORS BUSINESS INSURANCE



INSURANCE PROVIDED BY

INSURANCE ARRANGED BY

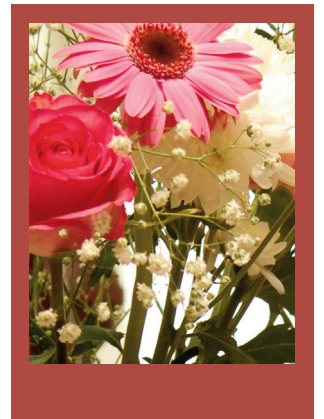


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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc (Ecclesiastical) for the South Essex Insurance Brokers Ltd Funeral Directors Business Insurance Policy

This summary highlights the main features and exclusions to help you decide if the policy meets your needs. For full details of the policy cover please refer to the policy document. A copy will be sent to you when you take out the policy or is available beforehand from South Essex Insurance Brokers Ltd on request.



Property damage

Features and benefits

Insurance for buildings, contents and stock against a range of insured events such as fire, break-in, malicious damage, storm, escape of water, impact, subsidence and accidental damage. Terrorist damage is an optional cover.

We will pay for claims up to the sums insured shown here. These provide a generous limit, which should be sufficient for most policyholders. But if they are not enough, tell us and we will arrange an increase.

For the purposes of calculating your premium fairly, we use your estimate of the actual value at risk. If this 'declared value' is found to be inadequate you won't be penalised for underinsurance in the event of a claim, provided you have not underinsured deliberately. But we will adjust the declared values and collect an additional premium backdated to the last renewal of your policy (or the inception date if the discovery is made during the first period of insurance).

Inflation protection

The declared value of each item insured under this section will be adjusted in accordance with a suitable index.

Personal effects of persons at your premises

- employees
- visitors

Significant exclusions and limitations

- subsidence that started prior to the arrangement of this cover
- excluding walk-in theft, other than for the property of employees
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Sums insured

These are the standard sums insured that apply (you can increase these upon request)

<i>Item</i>	<i>Sum insured</i>
Buildings and Tenant's Improvements	£1,000,000
Contents	£500,000
Stock	£50,000
Shop Fronts	£5,000 per site

Limit

£5,000 per person

Limit

£1,000 per person

Features and benefits

Glass and sanitary fixtures

Cover includes repairs to framework, boarding up, recreating multiple glazing vacuums and replacing alarm foil following glass breakage. Cost of removal or replacement of fixtures and fittings and accidental damage to items in display windows is also covered

Monuments, memorials and statues in the grounds

Personal effects of deceased for which you are responsible

Significant exclusions and limitations

- excludes glass already damaged at the commencement of insurance
- excludes breakage of glass while not fixed
- excluding breakage occasioned by or traceable to alterations to the premises or in the glass whereby the risk of breakage is increased
- limit for shop front £5,000 any one claim

Limit

£15,000 any one claim

Limit

£10,000 any one claim

Property damage plus

Features and benefits

Cover A

Extended cover

If you have contents which are not always situated at your premises, this option allows you to specify them for 'away from the premises cover'.

The policy provides you with cover for Unspecified items up to £5,000 (£2,000 for each item) as standard. Please let us know if you require additional cover.

Cover B

Deterioration of stock

For the contents of your deep freeze or refrigerated cabinets following failure of the unit.

Choose this option if your needs exceed the standard cover provided – £2,500 for the contents of any one unit, £10,000 in total.

Significant exclusions and limitations

The sum insured for each item will be the most we will pay.

- excluding theft from motor vehicles unless they are locked, the property is stored out of sight and there are visible signs of forcible entry
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

- excluding failures in any unit that is over seven years old unless the unit is the subject of a manufacturers guarantee or an annual maintenance contract. (This exclusion does not apply to equipment incorporating a hermetically sealed unit)
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Equipment breakdown

This section is automatically provided where you have selected the Property damage and/or Business interruption section

Features and benefits

What is the equipment that is covered?

Any electrical or mechanical equipment unless excluded.

This includes:

- Lifts, central heating or air conditioning systems
- Boilers are covered for breakdown and explosion
- Security and sound systems
- Photocopiers and office equipment
- Retail equipment such as bar code scanners and credit card payment systems
- Fork lift trucks whilst on your premises

Computers

For computers, the section provides cover for any breakdown and resulting business loss not included under a maintenance agreement.

For computer equipment which is outside the premises, cover is provided anywhere within the European Union as long as the equipment is in the custody or control of you or your employee..

Significant exclusions and limitations

Limit

£5,000,000 in any one period of insurance

- excluding in private dwellings kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
- excluding anything manufactured by you for sale
- excluding trade or business equipment other than process refrigeration plant
- excluding breakdown caused by computer viruses or hacking
- excluding wear and tear, although resultant loss is not excluded
- excluding the excess of £200 for each claim under this section increased to £500 in respect of process refrigeration plant

Limit

£250,000 for all claims in any one period of insurance

- excluding computer viruses and hacking

Features and benefits

Business losses

We include your business losses following the breakdown of the equipment insured under the Equipment breakdown section.

Expediting costs

Covers expediting costs to speed up repair or replacement, and in making temporary repairs.

Exceptional measures

Covers costs incurred in taking exceptional measures to prevent or reduce a loss.

Significant exclusions and limitations

Limit

£30,000 for all claims in any one period of insurance (or, if less, your general sum insured under the Business interruption section).

- excluding claims arising from the need to reconstruct or re-input data or programs

Limit

£15,000 any one period of insurance

Limit

£5,000 any one period of insurance

Business interruption

Features and benefits

Covers your loss of income following a claim accepted under the Property damage section. Also pays for the extra costs to keep your business going and minimise your loss of income.

Cover is provided up to a period of 24 months (the 'maximum indemnity period').

Prevention of access, bomb scare

Pays if your business is affected by damage to neighbouring property by a cause which is covered under your policy.

Also, if access to your premises is affected through the actions of the authorities in connection with an incident which could endanger human life or neighbouring property.

Customers and suppliers

Pays if your business is affected by damage at the premises of your customers or suppliers by a cause which is covered under your policy.

Failure of electricity, gas, water or telecommunications

Pays if your business is affected by accidental failure of these services.

Significant exclusions and limitations

The most we will pay is the sum insured of £2,000,000

Limit

For bomb scare: £5,000 any one incident

For all other incidents, the sum insured under this section will be the most we will pay, inclusive of these additional costs.

- excluding incidents which last for less than four hours (other than for bomb scares)

Limit

£25,000 any one incident.

Limit

£5,000 any one incident

Liabilities

Features and benefits

Employers' liability

Covers your legal liability for accidents to or illness of employees, sustained in the course of their employment.

As required by law we will supply a Certificate of Insurance which should be displayed in a prominent place and after expiry retained in compliance with the Employers' Liability (Compulsory Insurance) Regulations 1998.

Public and products liability

Covers your legal liability for accidental bodily injury to persons other than employees, or for damage to their property.

Significant exclusions and limitations

Limit

£10,000,000 any one claim including legal costs and expenses

Limit

The standard indemnity limit is £5,000,000
Higher limits may be available upon request.

Money

Features and benefits

Non-negotiable money such as crossed cheques, money orders, vouchers.

In transit, bank night safe or on the premises during business hours.

While in a locked safe at the premises or other specified location.

While on the premises (not in a locked safe) outside business hours, or at the private dwelling of any director or employee.

For any other loss.

Losses due to dishonesty of employees discovered within 28 days.

Money assault extension

This covers you if you or your employees or volunteers are attacked whilst carrying your money.

Significant exclusions and limitations

Limit

£250,000

Limit

£5,000 or higher if requested

Limit

£1,500 or higher for specific safe if requested

Limit

£500

Limit

£500

Limit

£5,000 overall in any one period of insurance

Limits

Death £10,000

Loss of limbs(s) or eyes(s) £10,000

Permanent total disablement £10,000

Temporary total disablement £100 per week

Temporary partial disablement £25 per week

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your business

Goods in transit

Features and benefits

Your general business stock can be covered for accidental damage whilst in transit by road vehicles operated by you or a haulier. Also whilst being sent by parcel post or rail.

Transits can be anywhere in the UK.

£2,000 worth of cover is provided as standard. Please let us know if the maximum amount carried in any one vehicle exceeds this.

Significant exclusions and limitations

Limits

the most we will pay will be the limit shown on the schedule

If your chosen limit is found to be inadequate, any claim payment we make will be reduced in proportion to the amount of under-insurance.

Conditions apply in respect of theft from unattended vehicles.

- excluding theft where your employees are involved
- excluding goods spoiled by the failure of a vehicle's refrigeration equipment
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Personal accident

Features and benefits

You can insure yourself or your permanent employees against accidental injuries, for full time staff only, 24 hours a day.

Significant exclusions and limitations

Limit

You choose the level of cover – the number of 'units' – required.

One unit provides the benefits shown below.

The most you can choose is ten units, this gives ten times the cover ie the death benefit is £25,000.

Per unit of cover

Death	£2,500
Loss of limbs(s) or eyes(s)	£2,500
Permanent total disablement	£2,500
Temporary total disablement	£25 per week
Temporary partial disablement	£6 per week

- excluding certain hazardous sports or activities

General information

Significant conditions

You may not be covered under this policy if you fail to tell us about any significant changes to the premises or your business.

You must tell us if the premises become unoccupied

You may not be covered under this policy for theft if you fail to secure the premises when closed for business.

Cancelling the policy

Your right to cancel

You can cancel the policy providing you give Ecclesiastical Insurance Office plc 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 annual premium is due.

Our right to cancel

We have the right to cancel the policy by giving you seven 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 have a complaint?

If you have any reason to complain about the service you have received, you should contact either South Essex Insurance Brokers Ltd or Ecclesiastical Insurance Office plc.

If making your complaint to Ecclesiastical you can contact in writing or verbally the Compliance Officer at:

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

Tel: 01452 528533

Fax: 01452 423557

Email complaints@ecclesiastical.com

If making your complaint to South Essex Insurance Brokers Ltd contact:

South Essex Insurance Brokers Ltd
South Essex House
North Road
South Ockendon Essex
RM15 5BE

Tel: 01708 850000

Fax: 01708 851520

Email enquiries@seib.co.uk

You may have the right to refer your complaint to the Financial Ombudsman Service who can be contacted on 0845 0801800 or emailed at complaint.info@financial-ombudsman.org.uk or visit their website:

www.financial-ombudsman.org.uk

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

Full details of the complaints procedure is in the policy document or can be provided separately on request.

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless your business is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

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/pages/register

**or by contacting the FSA on
0845 606 1234**

If you would like more information about
Ecclesiastical visit us at:

www.ecclesiastical.com

If you would like more information about
South Essex Insurance Brokers contact us at:

**South Essex House
North Road
South Ockendon
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Tel 01708 850000



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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.