

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.

We will pay for claims up to the sums insured shown opposite. These provide a generous limit, which should be sufficient for most policyholders.

For the purposes of calculating your premium fairly, we will ask you to provide us with a "declared value" for your buildings and contents etc. This must be an accurate estimate of the actual value at risk. If this is higher than the sums insured opposite then this value will be your sum insured.

If the "declared value" is found to be inadequate, we will adjust the declared values and collect an additional premium backdated to the last renewal of your policy (or the inception date if during the first period of insurance). If your declared value is inadequate due to deliberate misrepresentation of the value, we will reduce your claim in proportion to the underinsurance.

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

If the premises become unoccupied, untenanted or not in use, cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise
- 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, where included (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	£10,000 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 £10,000 any one claim

Limit

£15,000 any one claim

Limit

£15,000 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 (£3,000 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 or the sum insured selected under the Property damage section, if this is lower

- 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 the amount of which will be agreed with you and confirmed on the policy schedule

Higher excesses apply to 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.

- excluding any one claim connected with any error omission in the provision of professional services

Money

Features and benefits

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

On the premises during business hours.

In transit or a bank night safe.

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

£7,000 or higher if requested

Limit

£5,000 or higher if requested

Limit

£5,000 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.

£10,000 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

Terrorism

You may choose to add Terrorism insurance to cover all of your property insured by the policy. Cover can be extended to include your loss of revenue and/or additional costs following an interruption caused by an act of terrorism.

Features and benefits

Acts of terrorism in England, Wales and Scotland.

Significant exclusions and limitations

- Terrorism cover must be arranged for all* your insured property in England, Wales and Scotland whether or not this is with us.

*Certain exceptions apply. Please ask us if you are unsure.

- Cover will be limited to the sums insured you have selected or the limit of liability stated in your policy.

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.

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

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 us at:

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

Tel: 0345 777 3322

Fax: 0345 604 4486

Email 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.
- 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 are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by government, which gives you your money back if your authorised* financial services provider is unable to meet its obligations.

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

or write to:

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

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

Law applicable

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

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

**or by contacting the FCA on
0800 111 6768**

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

www.ecclesiastical.com

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on 0345 777 3322. You can also tell us if you would like to always receive literature in another format.

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

**South Essex House
North Road
South Ockendon
Essex
RM15 5BE**

Tel 01708 850000



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

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.