

summary of cover

CELEBRANTS INSURANCE SCHEME



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What is a policy summary?

This document provides key information about the Celebrants insurance policy wording. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Celebrants insurance policy wording which is available from South Essex Insurance Brokers Ltd.

Policy name

Celebrants insurance policy

Type of insurance

This Celebrants insurance policy is specifically designed for independent Celebrants who conduct ceremonies such as weddings, funerals and other celebrations.

Underwritten by:

Ecclesiastical Insurance Office plc.

This policy is operated under delegated authority by South Essex Insurance Brokers Ltd. Registered in England, No. 6317314. Registered Office: Beaufort House, Brunswick Road, Gloucester GL1 1JZ. Authorised and regulated by the Financial Conduct Authority.

Duration of your policy:

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

Renewal of your policy:

South Essex Insurance Brokers Ltd will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

Significant features and benefits

The Celebrants insurance policy includes as standard a comprehensive package of four sections:

- Property damage
- Personal accident
- Public liability
- Professional indemnity

The operative sections and the applicable sums insured are shown on your policy schedule.

Key benefits include:

We can provide a broad range of cover within one tailored policy which includes the following covers as standard:

Property damage	<ul style="list-style-type: none"> ▪ 'All Risks' cover for business equipment up to £1,500 anywhere in the UK
Personal accident	<ul style="list-style-type: none"> ▪ Cover for accidental injuries to yourself whilst commuting to work or at work and in the course of your employment. This can be extended to 24 hour cover upon request. ▪ Limits <ul style="list-style-type: none"> - Death £10,000 - Loss of limb(s) or loss of eye(s) or loss of hearing £10,000 - Permanent total disablement £10,000 - Temporary total disablement £100 per week - Temporary partial disablement £40 per week
Public & products liability	<ul style="list-style-type: none"> ▪ Cover for your legal liability for accidental bodily injury to persons other than employees, or for damage to their property. ▪ The standard indemnity limit is £2,000,000. Higher limits of £5,000,000 and £10,000,000 are available upon request.
Professional indemnity	<ul style="list-style-type: none"> ▪ Cover for wrongful acts and errors arising from the provision of professional services or advice up to £250,000

Significant or unusual exclusions/limitations:

General	<ul style="list-style-type: none"> ▪ Pollution, Electronic risks and War exclusions apply ▪ Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship and changes in the water table and frost damage are excluded ▪ It is a condition that you notify us of any alteration of risk which increases the risk of damage accident or liability
Property damage	<ul style="list-style-type: none"> ▪ Theft of property from a vehicle must involve visible signs of forced entry and the business equipment must be stored out of sight ▪ Cover excludes the first £50 of each claim
Personal accident	<ul style="list-style-type: none"> ▪ No cover for travel to a destination which the Foreign and Commonwealth Office has advised against, before the journey commences ▪ Cover excludes the first 2 weeks of each claim for Temporary total disablement or Temporary partial disablement

Public & products liability	<ul style="list-style-type: none"> ▪ No cover for any claim connected with asbestos or asbestos materials ▪ Fines and penalties are excluded ▪ In respect of Products liability, claims arising from contractual liability are excluded ▪ Cover excludes the first £250 of each claim for damage to property belonging to a third party
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Professional indemnity	<ul style="list-style-type: none"> ▪ No cover for any claims or circumstances which are known to you at the start of cover ▪ Cover excludes the first £250 of each claim
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A different kind of business

- We are a specialist financial services group with a strong portfolio of insurance, investment management, Broking and advisory businesses.
- Our unique vision is to advise and protect those who enrich the lives of others. Our personal touch means we treat you the way we'd like to be treated - with integrity, empathy, respect, whilst providing expert knowledge and advice.
- We are a commercial business with a charitable owner, a significant proportion of our profits are invested into the hearts of communities to help change people's lives for the better.
- We are committed to helping protect our customers with one of the strongest risk teams in the market, offering professional building valuations and risk management advice to provide peace of mind.

How we use your data

Your privacy is important to us. We will process your personal data in accordance with the applicable data protection law.

The data controller in respect of any personal data which we may hold about you or process is Ecclesiastical Insurance Office plc who you can contact via the Data Protection Officer, at Beaufort House, Brunswick Road, Gloucester GL1 1JZ or on **0345 6073274** or email **compliance@ecclesiastical.com**

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention and business management. This may involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, service providers, professional advisors, external independent financial advisers (IFAs) or business partners and our regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected.

Special categories of data

In order to provide your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependant's health or criminal convictions. As this is 'sensitive personal data' we are required to obtain your consent to process this information. If you do not consent to us processing this information we may be unable to provide your insurance policy or process any claim. You are entitled to withdraw this consent at any time. However, withdrawing your consent may mean we are unable to continue providing your cover meaning your insurance policy may be cancelled. Your policy terms and conditions set out what will happen in the event your policy is cancelled.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We may check your details with various fraud prevention and credit reference agencies. If you make a claim, we will share your information (where necessary) with other companies to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies including Claims and Underwriting Exchange, run by MIB and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer.

Cancellation rights:

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown under the General conditions – Cancellation.

Claims service:

You can make a claim through your insurance broker or directly, using the following telephone numbers:

For all claims

Call us 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:

For all complaints:

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

Tel: 0345 777 3322

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 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

Website: 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 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 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

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 (except the Legal expenses section which is subject to the law of that part of the United Kingdom, Channel Islands or Isle of Man where you normally live). 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 registration 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



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South Essex House, North Road, South Ockendon Essex RM15 5BE. South Essex Insurance Brokers Ltd are authorised and regulated by the Financial Conduct Authority. (local call charges apply)

(FEB 2018)

