

# summary of cover

## CELEBRANTS INSURANCE SCHEME



Call 0345 450 9392

[www.seib.co.uk](http://www.seib.co.uk)  



## 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 SEIB Insurance Brokers Ltd.

## Policy name

Celebrants insurance policy

## Underwritten by:

Ecclesiastical Insurance Office plc.

This policy is operated under delegated authority by SEIB Insurance Brokers Ltd. Registered in England, No. 6317314. Registered Office: Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. 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:

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

### Significant or unusual exclusions/limitations:

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

|                             |                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Public & products liability | <ul style="list-style-type: none"><li>▪ No cover for any claim connected with asbestos or asbestos materials</li><li>▪ Fines and penalties are excluded</li><li>▪ In respect of Products liability, claims arising from contractual liability are excluded</li><li>▪ Cover excludes the first £250 of each claim for damage to property belonging to a third party</li></ul> |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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|                        |                                                                                                                                                                                               |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Professional indemnity | <ul style="list-style-type: none"><li>▪ No cover for any claims or circumstances which are known to you at the start of cover</li><li>▪ Cover excludes the first £250 of each claim</li></ul> |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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### **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  
Benefact House,  
2000 Pioneer Avenue,  
Gloucester Business Park,  
Brockworth, Gloucester,  
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

## Our promise to you:

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

To resolve your complaint we will:

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- 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](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints handling 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](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 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](http://www.fca.org.uk/register)**

**or by contacting the FCA on**

**0800 111 6768**

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.

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