

forget your worries

with our home and contents insurance



ECCLESIASTICAL

INSURANCE YOU CAN BELIEVE IN

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Summary of Cover

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Home Insurance - Working from Home policy extended to include 'working from home' cover.

Our Home Insurance - Working from Home policy is suitable for people who have offices and surgeries at their home with no more than 4 employees, and whose property is protected by the standard of security we require (see page 13 of this summary). It provides the option to insure the following:

Buildings	}	- Accidental Damage optional
Contents		
Options under Contents		- Portable Possessions
		- Pedal Cycles & Sports Equipment
Automatically included		- Business and Personal Money
		- Legal Expenses
		- Business Interruption

The summary highlights the main features and benefits and significant exclusions to help you decide if the policy meets your needs. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you, it may also be unusual compared to products offered by other companies. These exclusions are marked with an X under significant exclusions and limitations throughout.

In addition there are 'Conditions applying to the whole policy' and 'Exclusions applying to the whole policy' detailed in the policy document. For example you have a duty to take reasonable steps to protect your property from loss or damage and losses caused by war and terrorist contamination are excluded.

It is important to note that the summary does not contain all the terms and conditions that may apply, this information can be found in the policy document.

A copy of the policy document will be sent to you after you have taken out the policy but is available beforehand from your advisor on request. When you take out cover with us your advisor will issue you with a Schedule, this document details the cover provided and the property insured.

How long does the policy cover me for?

The Home Insurance - Working from Home contract is valid for 12 months from the start date indicated on your policy schedule. You should receive notice from us that your policy is approaching renewal at least 21 days before the due date.

Buildings - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and Limitations
<p>Sum insured and settling claims</p> <p>You select the sum insured, which is the total amount of cover you require. This must represent the cost of reinstating your buildings as new, including all the professional fees which could be incurred eg architects and surveyors fees.</p> <p>To help you calculate your sum insured we have a 'Guide to Sums Insured' leaflet available from your Advisor or from our website www.ecclesiastical.co.uk/suminsured</p> <p>We index link your sum insured to help protect against the effects of inflation.</p> <p>When we settle a claim we will pay the cost of either repairing or reinstating as new the damaged part of the buildings.</p>	<p>The sum insured will be the most we will pay.</p> <p>If your sum insured is not adequate, any claim will be reduced to take into account wear, tear and loss of value</p>
<p>Standard cover insures you against loss or damage caused by:</p>	
<p>Fire, lightning, explosion, earthquake or smoke. Subsidence, heave or landslide. Riot and civil commotion. Impact. Breakage or collapse of any satellite dish, television or radio aerial or security equipment.</p>	<p>Limit - up to the sum insured</p>
<p>Storm or Flood Falling trees, branches, telegraph poles, lamp posts or pylons.</p>	<p>X excluding gates, hedges or fences – page 14 and 15 of the policy</p>
<p>Vandalism or malicious acts Burst pipes and/or subsequent escape of water or oil from any domestic water or heating installation.</p>	<p>X excluded if the property is left unoccupied for 30 or more days consecutively – page 15 of the policy</p>
<p>Theft or attempted theft</p>	<p>X excluded if the property is left unoccupied for 30 or more days consecutively – page 15 of the policy</p>
<p>Temporary accommodation and loss of rent</p>	<p>Limit - up to 20% of the sum insured</p>
<p>Accidental damage to underground services</p>	<p>Limit - up to the sum insured</p>
<p>Accidental breakage of fixed glass including double glazing, sanitary ware and ceramic hobs or tops forming part of your home</p>	<p>Limit - up to the sum insured X excluded if the property is left unoccupied for 30 or more days consecutively – page 17 of the policy</p>
<p>Property Owner's liability (inclusive of all costs and expenses)</p>	<p>Limit - £2,000,000</p>
<p>Repair of sewer - if accidentally damaged when blocked</p>	<p>Limit - £1,000</p>
<p>Damage to the grounds by the emergency services when attending your home.</p>	<p>Limit - up to the sum insured</p>
<p>Excess</p>	<p>You will have to pay the first £50 of each claim or the first £1,000 for subsidence, heave or landslide claims.</p>
<p>A discount to the premium is available if you choose to select a further voluntary excess.</p>	

Buildings - Optional Cover

The following cover is available as an extension to the standard cover for an additional premium.

Buildings standard cover plus Accidental Damage

For example putting your foot through the ceiling while in the loft.



Contents - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and Limitations
<p>Sum insured and settling claims</p> <p>'Contents' includes home contents and personal belongings, plus up to £10,000 for business contents and equipment, all of which should be allowed for in setting your sum insured on an 'as new' basis.</p> <p>To help you calculate your sum insured we have a 'Guide to Sums Insured' leaflet available from your Advisor or from our website www.ecclesiastical.co.uk/suminsured</p> <p>We index link your sum insured to help protect against the effects of inflation.</p> <p>When we settle a claim we will either repair, replace or pay the cost of replacing as new.</p>	<p>Limit - business contents and equipment £10,000</p> <p>For other contents, the sum insured will be the most we will pay.</p> <p>If your sum insured is not adequate, any claim will be reduced in proportion to the degree of under-insurance</p> <p>Wear and tear will be deducted from household linen and clothing.</p>
<p>In addition we include:</p> <ul style="list-style-type: none"> the personal belongings of your employees and visitors. business stock 	<p>Limit - personal belongings of employees and visitors, £250 per person</p> <p>Limit - business stock £500</p>
<p>Standard cover insures you against loss or damage caused by:</p> <p>Fire, lightning, explosion, earthquake or smoke. Storm or flood. Subsidence, heave or landslip. Riot and civil commotion. Impact. Breakage or collapse of any satellite dish, television or radio aerial or security equipment. Falling trees, branches, telegraph poles, lamp posts or pylons</p>	<p>Limit - up to the sum insured</p>
<p>Vandalism or malicious acts.</p> <p>Escape of water or oil from any domestic water or heating installation</p>	<p>X excluded if the property is left unoccupied for 30 or more days consecutively – page 19 of the policy</p>
<p>Theft or attempted theft.</p> <p>Theft from Garages or Outbuildings</p>	<p>X excluded if the property is left unoccupied for 30 or more days consecutively – page 20 of the policy</p> <p>X excluded if the home is lent, let out or sub-let except where force is used to gain entry – page 20 of the policy</p> <p>Limit - Maximum 5% of contents sum insured</p>
<p>Valuables e.g. jewellery, items of platinum, gold or silver, clocks, watches, furs, works of art, stamp coin or medal collections.</p>	<p>Limit - £1,500 any one article or collection. Overall limit 1/3 of total contents sum insured.</p> <p>Items/collections over £1,500 must be specified</p>

Features and Benefits continued

Significant Exclusions and Limitations

Accidental damage to audio and visual equipment, business machines and computers, within the home	<p>Limit - business items £10,000 Limit - other items up to the sum insured X excludes loss of computer records and software - page 22 of the policy</p>
Accidental breakage of mirrors, glass tops, fixed glass in furniture, ceramic hobs & tops forming part of a free standing unit	<p>Limit - up to the sum insured X excluded if the property is left unoccupied for 30 or more days consecutively - page 21 of the policy</p>
Freezer contents	<p>Limit - up to the sum insured X excludes freezers over 10 years old - page 22 of the policy</p>
Loss or damage to contents in the garden	<p>Limit - any one item £250 overall limit any one claim 2.5% of contents sum insured</p>
Contents temporarily removed	<p>Limit - up to 20% of the sum insured</p>
Accidental loss or damage to contents during household removal	<p>Limit - up to the sum insured X excludes valuables or cash X excludes damage to brittle items unless packed by professional removal contractors - page 23 of the policy</p>
Fatal injury benefit to you or your family living with you as a direct result of fire or accident in the home or as a fare paying passenger or assault anywhere in the British Isles	<p>Limit - £5,000 - maximum any one fire, accident or assault.</p>
Replacement of keys and locks following theft of keys	<p>Limit - £300</p>
Financial loss resulting from being called for Jury Service	<p>Limit - £20 per day or £400 in total</p>
Warranty replacement (following total loss of an insured item)	<p>Limit - up to the sum insured</p>
Preparing new title deeds following loss or damage	<p>Limit - up to the sum insured</p>
Sum insured increase for period 1st December to 10th January	<p>10% increase</p>
Sum insured increase one month before and one month after the wedding of any resident member of the family	<p>10% increase</p>
Tenant's Liability	<p>Limit - up to 20% of the sum insured</p>
<p>Your legal liabilities arising from your personal and business activities:</p> <ul style="list-style-type: none"> ● Occupiers and Personal liability ● Products and Public liability 	<p>Limit - £2,000,000 (including the legal costs and expenses involved in settling the claim) X excludes terrorism related incidents - page 10 of the policy</p>

Features and Benefits continued

Significant Exclusions and Limitations

X excludes any claim arising from damage to electronic data e.g. connected with computer viruses and the like

X excludes any claim arising from asbestos

X excluding liability in respect of goods sold or supplied to North America or Canada

X excluding manual work in connection with your business, which is undertaken away from the home (but the collection or delivery of goods is covered)

X excluding products liability arising from medical supplies such as drugs, medicines, dressings etc

X excluding liability arising from professional services you provide or treatment you give

Employer of staff Liability (inclusive of all costs & expenses)

Limit - £10,000,000
- £5,000,000 if terrorism-related

Unsatisfied and irrecoverable court awards

Limit - £2,000,000

Excess

A discount to the premium is available if you choose to select a further voluntary excess.

You will have to pay the first £50 of each claim

Money - Main Features, Benefits & Exclusions

Features and Benefits continued

Significant Exclusions and Limitations

Personal Money

Limit - £500 in the home, subject to violent and forcible entry £250 away from the home

Business Money

- Non-negotiable money such as crossed cheques, money orders and vouchers
- In transit, bank night safe, or in the home
- Loss due to the dishonesty of your employees

Limit - £100,000

Limit - £1,000 (increased to £2,000 whilst in a locked safe in the home)

Limit - £1,000 any one person and £5,000 in total in any one period of insurance

X excludes losses not discovered within 14 days - see page 36 of the policy

Business Interruption - Main Features, Benefits & Exclusions

Features and Benefits continued

Significant Exclusions and Limitations

Following a claim under the buildings or contents section, your business activities may be affected. For example, after a fire or flood you may have to set up temporary office premises elsewhere, or need to hire temporary photocopiers or computers whilst items are being repaired.

Limit - £15,000

The policy provides for this 'additional cost of maintaining the business' up to the limit that applies.

Contents - Optional Covers

The following covers are available as extensions to the standard cover for an additional premium.

Contents standard cover plus Accidental Damage

For example spilled paint on the carpet.

Portable Possessions

Accidental loss or damage to valuables, personal belongings, portable business equipment and clothing anywhere in the British Isles and up to 90 days Worldwide in any one period of insurance.

Features and Benefits	Significant Exclusions and limitations
<p>Sum insured and settling claims</p> <p>You select the sum insured, which is the total amount of cover you require for portable possessions. It should represent the maximum amount of such property you are likely to take away from the home at any one time eg holidays.</p> <p>We index link your sum insured to help protect against the effects of inflation.</p> <p>When we settle a claim we will either repair, replace or pay the cost replacing as new.</p>	<p>The sum insured will be the most we will pay</p> <p>Wear and tear will be deducted from clothing.</p>
<p>Portable items</p>	<p>Limit £1,500 any one article or collection</p> <p>Items/collections over £1,500 must be specified</p> <p>X excludes property left in an unattended vehicle unless concealed in the glove or luggage compartment or boot and all points of access are securely locked</p> <p>– page 32 of the policy</p>
<p>Excess</p> <p>A discount to the premium is available if you choose to select a further voluntary excess</p>	<p>You will have to pay the first £50 of each claim</p>

Contents - Optional Covers continued

Pedal Cycles and Sports Equipment

If you take out the Contents cover under this policy you will automatically be covered for up to £200 for sports equipment (including specialist sports clothing worn during sporting activity).

For additional cover for accidental loss or damage to sports equipment you can choose this optional extension.

This extension also covers pedal cycles - all pedal cycles must be specified.

Features and Benefits	Significant Exclusions and limitations
<p>Sum insured and settling claims You select the sum insured, which is the amount you require for your sports equipment and/or pedal cycles.</p> <p>When we settle a claim we will either repair, replace or pay the cost of replacing the item as new.</p>	<p>The sum insured will be the most we will pay.</p> <p>Limit - Sports equipment £500 any one article or collection. Items/collections over £500 must be specified.</p>
Up to 90 days worldwide cover	
Theft of Pedal cycles	<p>X excludes theft if the pedal cycle is not securely locked when unattended away from the home. If the value of the cycle is more than £750 then a D shaped shackle lock, designed for use with pedal cycles must be used between the cycles frame and a permanently fixed structure - page 34 of the policy</p>
Excess	<p>You will have to pay the first part of a claim - amount shown on the schedule</p>

Legal Expenses

This section is automatically included if buildings or contents cover is taken out.

This cover has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited.

Features and Benefits

In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Employment disputes

We will pursue and defend legal rights in a dispute arising from a contract of employment.

Contract disputes

We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services, including the sale or purchase of your main home.

Significant Exclusions and Limitations

External costs are limited to **£50,000** and this includes opponents' costs
X excludes cases where it is unlikely that the insured person will recover damages or make a successful defence of their claim – page 42 of the policy.
X excludes costs incurred before DAS agrees to appoint a representative to help an insured person – page 42 of the policy
Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person

X excludes any claim relating to personal injury – page 43 of the policy

X excludes – page 43 of the policy
- contracts entered into before or after the period of insurance
- disputes where the amount is less than £100,
- contracts regarding the insured person's profession, business or employment,
- settlements payable under an insurance policy,
- building work or design on any land or building where the contract value exceeds £5,000 including VAT
- contracts involving a motor vehicle

Features and Benefits

Significant Exclusions and Limitations

	<p>- disputes arising from a loan, mortgage, pension, investment or borrowing</p>
Bodily injury We will pursue claims for accidental death or physical injury	<p>X excludes any illness which occurs gradually – page 44 of the policy</p>
Property protection We will pursue claims following damage to your home or an insured person's personal possessions. Cover extends to problems such as nuisance and trespass	<p>X excludes property damage under £100 – page 44 of the policy X excludes the first £250 of any claim for nuisance or trespass – page 44 of the policy</p>
Tax protection Representing your rights throughout an investigation by the Inland Revenue into your self-assessment tax return	<p>X excludes investigations relating to any business activity – page 45 of the policy</p>
Jury Service Payment of salary or wages while an insured person attends jury service	
Legal Defence Defence of criminal prosecutions and actions for unlawful discrimination or Data Protection Act breaches arising from an insured person's work as an employee. Defence of motoring prosecutions	<p>X excludes parking offences and Driving without valid motor insurance – page 46 of the policy</p>
Territorial limits UK for most insured incidents but cover for contract disputes and bodily injury extends to EU member states	
24 Hour Telephone helplines <ul style="list-style-type: none">● Eurolaw Legal Advice – Advice on personal legal problems within UK and EU law.● Tax Advice – Personal taxation advice.● Domestic Assistance – DAS can arrange to call out a contractor to fix the problem in the event of an emergency affecting your home.● Counselling service – DAS's qualified counsellors provide support in dealing with worrying problems.	<p>The contractor's charges are your responsibility, but if the damage or costs are covered under your Home Insurance you will be able to make a claim in the normal way</p>

Features and Benefits

- Health & Medical Information service – provides help and information on health and fitness.
- Veterinary Assistance – Helps to locate a vet to treat injured or sick pets
- Childcare and Home Assistance – Helps to find childcare or arrange domestic help if illness or an emergency disrupts usual tasks being carried out

Significant Exclusions and limitations

Cannot be used to diagnose health problems

Veterinary charges are your responsibility

You have to pay for help provided

Making a claim

You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. You can write to:

Personal & Commercial Claims Department
DAS Legal Expenses Insurance Company Limited,
DAS House,
Quay Side,
Temple Back,
Bristol BS1 6NH.

Alternatively you can e-mail newclaims@das.co.uk, or telephone 0117 934 2104. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Security Requirements

As from the commencement date of this policy, or within 30 days of the commencement date of the policy, the **buildings** must be protected with the following level of security.

The Final Exit Door

The final exit door must be fitted with any one of options (a) to (c) below.

Option (a) a mortice deadlock conforming to BS3621.

Option (b) a rim deadlock conforming to BS3621.

Option (c) in the case of aluminium or UPVC framed double glazed doors, a multi-point locking system or an in-built mortice deadlock.

All other external doors (including doors to integral garages):

Single, solid wood or wood panelled doors must be fitted with any one of options (a) to (c) below.

Option (a) a mortice deadlock conforming to BS3621.

Option (b) a rim deadlock conforming to BS3621.

Option (c) any mortice deadlock or rim deadlock with two mortice rack bolts fitted internally top and bottom or with two surface-mounted key-operated security bolts fitted internally top and bottom.

Double, solid wood or wood panelled doors must be fitted with either of the options below.

Option (a) a mortice deadlock or rim deadlock conforming to BS3621 with hidden flush bolts fitted at the top and the bottom of the closing edge of the first door; or with mortice rack bolts fitted to the first door, one at the top which goes into the door frame and one at the bottom which goes into the floor; or with surface mounted key-operated security bolts fitted to the first door, one at the top which goes into the door frame and one at the bottom which goes into the floor.

Option (b) any mortice deadlock or rim deadlock with mortice rack bolts or surface-mounted key-operated security bolts fitted to both doors with those at the top going into the door frame and those at the bottom going into the floor.

Aluminium/UPVC doors

Single doors must be fitted with a multi-point locking system or an in-built mortice deadlock.

Sliding patio doors must be fitted with two key-operated locks fitted internally top and bottom and preferably in the opposite diagonal corners.

French doors or windows must be fitted with a mortice deadlock or rim deadlock with mortice rack bolts or surface-mounted key-operated security bolts fitted to both doors with those at the top going into the door frame and those at the bottom going into the floor.

Garage Doors

Garage doors must be fitted with a key-operated lock (other than a rim latch) unless they are electronically operated in which case special protections are not required.

Windows

All external basement, ground floor and other windows, skylights and fanlights accessible from roofs, fire escapes, down spouts, wall or other features of any building must be fitted with key-operated window locks, or screwed or bolted shut.

The glass in louvre windows must be glued into its mountings by strong impact adhesive.

These requirements do not apply to fire exits designated by the fire prevention officer.

What if I want to cancel the policy?

Your right to cancel in the cooling-off period

If after insuring with us and receiving the full written policy details, including the schedule, you subsequently change your mind, you have 14 days to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

Your right to cancel after the cooling-off period

If you do not cancel the policy within the 14-day cooling-off period mentioned above, the policy is in force and you are committed to pay the premium. However, you can still cancel the policy providing you give Ecclesiastical Insurance 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, providing 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 7 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 need to make a claim?

If you need to report a claim you can call us on 0870 161 3399 - 24 hours a day, 7 days a week.

Please refer to the Legal Expenses section within this summary for the number to make a Legal Expenses claim.

What if I have a complaint?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your Insurance Advisor or Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel: 01452 528533

Fax: 01452 423557

E-mail: complaints@eigmail.com

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

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

The Financial Services Compensation Scheme

What is the Financial Services Compensation Scheme (FSCS) and when might I need it?

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical Insurance were unable to pay claims against it, you may be entitled to compensation from the FSCS. For further information on the scheme you can visit the website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsocken Street, London E1 8BN. Tel: 020 7892 7300.

The scheme was set up under the terms of the Financial Services and Markets Act 2000. It is an independent, non-profit making organisation and cover deposits, insurance and investments.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

For compulsory insurance (such as employers' liability cover) the full amount of the claim or unused premiums is protected.

For non-compulsory insurance the first £2,000 of a claim or policy is protected in full. Above this amount, 90% of the rest of the claim or value of unused premiums will be met.





Did you know facts about Ecclesiastical:

- Ecclesiastical was originally founded in 1887 by church related people to offer insurance protection for the church.
- We are one of the UK's leading insurers of historic buildings, independent schools, care homes and charities.
- In 2004 our parent company Allchurches Trust donated over £4 million to church related charities. Over the last decade they have donated over £30 million.
- In our most recent claims satisfaction survey we asked customers how satisfied they were with our overall claims service - 96% stated that they were satisfied - 76% of those were VERY satisfied.*
- We have eight offices in the UK, an office in Dublin, a branch network in Canada, Australia and New Zealand, agencies in Malta, Cyprus, The Netherlands, Greece and transact business in many other countries throughout the world.

*2000 Claimants were mailed with regard to their claim that occurred in 2003.



ECCLESIASTICAL

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Tel: 01452 528533 Fax: 01452 423557

Email: EDI_department@eigmail.com www.ecclesiastical.co.uk

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd. (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. All companies are registered in England at Beaufort House Brunswick Road Gloucester GL1 1JZ. EIO is a member of the Financial Ombudsman Service (FOS) and is authorised and regulated by the Financial Services Authority (FSA). EIO & ELL are members of the Association of British Insurers. ELL, EGAM & AIMS are members of the FOS, the Ecclesiastical Group and are authorised and regulated by the FSA for life assurance, pensions and OEIC (investment funds), pure protection and the adopted stakeholder products of other providers. AIMS is a member of the Investment Management Association. AMC is a member of the Council of Mortgage Lenders.



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UK General Insurance Division