

Funeral Directors Business Insurance

SUMMARY OF COVER

keyfacts[®]

INSURANCE PROVIDED BY



INSURANCE ARRANGED BY



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Funeral Directors Business Insurance

summary of cover

Introduction

This document provides only a summary of the main benefits of the Funeral directors business insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy, document and your schedule.** A policy document is available by contacting your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Funeral directors business insurance – at a glance

Our Funeral directors business insurance policy includes the following covers as standard:

Section of cover	Overview
Property damage	Covers the buildings, contents and stock.
Property damage plus	Covers unspecified items of contents anywhere in the UK, Europe or worldwide.
Equipment breakdown	Covers accidental breakdown on a range of equipment.
Business interruption	Covers the amount of loss of revenue and the additional costs as a result of the business being interrupted following property damage.
Liabilities	Covers you if you are found liable at law for:
Employers' liability	Injury to an employee or volunteer – up to £10,000,000.
Public & products liability	Injury to a member of the public or damage to their property.
Money with assault extension	Covers loss of money whilst in transit or in a locked safe and benefit payment to employees following bodily injury during an attempted robbery or hold up.
Goods in transit	Covers damage to your goods whilst in transit.

In addition, you may also add the following optional covers:

Section of cover	Overview
Personal accident	Benefit payments following accidental injury to, or death of your directors or employees.
Terrorism	Covers damage to your property and loss of income following an Act of Terrorism.

Things for you to think about

Some sections of cover are compulsory, as detailed above. This policy also allows you to choose which optional sections of cover you wish to insure for. Please discuss with your broker to ensure the cover meets your needs.

If any of the cover limits within this document do not meet your needs please contact your broker.

Important information

This policy is underwritten by

Ecclesiastical Insurance Office plc.

Duration of your policy

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

Renewal of your policy

Your broker will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact your broker if you wish to discuss your needs or any additional insurance requirements.

How do you pay

Please contact your broker for details on how to pay and the broker will be able to advise if they offer premium credit facilities.

Where are you covered

- Your organisation in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your premises and in certain circumstances anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your organisation and activities conducted in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

Most cover sections will carry an 'excess'. An excess is the first amount of any claim or event, which you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. **Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.**

Cancellation rights

Your rights to cancel the policy

You may cancel the policy provided that you give us 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 your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under the Policy conditions – Cancellation.

General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise us as soon as is reasonably possible of any alteration of risk which increases the risk of damage, accident or liability including major structural alterations or repairs at the premises, a material change in the use of the premises, a change in your interest or if an administrator, liquidator or receiver is appointed or you enter into a voluntary arrangement.
- For damage at or to the premises caused by theft or attempted theft it is a condition that all locks, bolts and other protective devices fitted to the premises must be put into full use whenever the premises are not attended by you or an authorised person.
- For damage caused by fire or explosion it is a condition that all electrical wiring in commercial properties insured by this policy is checked by a qualified electrician every 5 years.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

Please refer to the General conditions, Claims conditions and Security and inspection requirements sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings, tenants improvements, contents and stock that you are responsible for.

As standard, cover is provided against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm
- Flood
- Escape of water
- Impact
- Falling trees
- Falling aerials
- Escape of oil
- Accidental damage
- Subsidence
- Theft or attempted theft
- Glass and sanitary fixtures

How much you will be insured for

Buildings, tenant's improvements, contents and stock will be covered up to the sums insured provided by you.

Cover	Standard wording
Basis of settlement	Reinstatement
For day one	Included with a 15% uplift for all items other than Stock
Index linking	Included
Automatic reinstatement of the sum insured	Included

How we settle claims

We will ask you to provide us with a "declared value" for your Buildings and Tenants Improvements, Contents and Stock. This must be an accurate estimate of the actual value at risk.

For Buildings and Tenants Improvements and Contents, if the 'declared value' is less than 80% of the value at the time of loss then we will reduce your claim in proportion to the amount of underinsurance.

For stock if the declared value is less than the actual value at the time of loss then we will reduce your claim in proportion to the amount of underinsurance.

Unless we have agreed otherwise and where the sum insured allows (subject to the above), we will settle claims as follows:

For damage to the buildings and tenants improvements we will rebuild, repair or restore the property damaged to a condition equivalent or substantially the same as its condition when new.

For contents claims (excluding stock and personal belongings) we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

For claims in respect of stock and personal belongings we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

This section is extended to include (for the standard limit specified or otherwise the Property damage sum insured):

- Seasonal increase to Stock sum insured - additional 10% or £10,000 whichever is less between October and March.
- Shop Fronts £20,000 any one claim unless already covered under buildings.

- Alterations and additions to the property and newly acquired property. Subject to providing details as soon as practicable to effect specific insurance - £500,000 in respect of both buildings and contents.
- Damage caused by the emergency services at the grounds of the premises - £10,000 any one claim.
- Damage to contents in the open. Inner limits apply to different categories of contents and certain insured events are excluded, please refer to the policy wording for full details.
- Damage to the buildings by theft – where theft is insured it extends to include, unless scaffolding is in place at the premises or the building is unoccupied:
 - Repairs following theft of the fabric of the building provided the building is insured - £15,000 in any one period of insurance.
 - Repairs following theft of external metal provided the building is insured - £15,000 in any one period of insurance.
 - Damage caused by theft of contents provided the contents are insured - £100,000 in any one period of insurance.
 - Damage to property insured caused directly as a result of the entry of rainwater following theft of the fabric of the building including external metal - £5,000 in any one period if insurance.
- Cover for the items insured at any indoor exhibition and whilst in transit thereto and therefrom - £10,000 any one claim.
- Personal effects of deceased which you are responsible - £20,000 any one claim.
- If contents are insured, damage to office contents owned by you whilst kept at any of your employees' homes within the geographical limits - £2,500 any one item; £5,000 any one claim.

What is not covered

Please refer to **Section 1 Property damage within the policy document for full details.**

- Wear and tear or any gradually operating causes.
- Damage caused following theft unless there is clear forcible and violent entry to or exit from the buildings.
- In respect of the buildings, the following are excluded: bridges, culverts and excavations.
- Breakage of glass whilst not fixed.

Are there any restrictions

Please refer to **Section 1 Property damage and General conditions within the policy document for full details.**

If a building becomes unoccupied for a period exceeding 30 days, cover will reduce to fire, lightning, explosion and aircraft.

The following limits apply under the contents item:

Computer systems records	5% of the contents sum insured any one claim
Personal belongings, whilst at the premises, of:	Limits are per person:
- directors and employees	£5,000
- visitors	£1,000
Personal money whilst at the insured premises	£100 per person

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the building ceases and the building becomes vacant.
- There is a change to your business activities.
- You are planning building work where the contract value is in excess of £100,000 or if the works involve the use of external scaffolding.

Things for you to think about

If any of the following apply please contact your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover or the standard basis of settlement.
- You require cover for sprinkler leakage.

Property damage plus

What is covered

Cover A Extended cover - this provides cover for your contents away from the premises whilst anywhere in UK, Europe or worldwide.

Optional cover available:

Cover B Deterioration of stock - this provides cover for the contents of your chill or deep freeze units following failure of the units, failure of the electricity or gas supply or contamination by refrigerant or refrigerant fumes.

How much will you be insured for

The following limit applies as standard:

Cover A - Unspecified items - up to £4,000 per item and £6,000 in total.

Cover B - Choose this option if your needs exceed the standard Property damage cover of £2,500 in any one unit and £10,000 in total in any one period of insurance.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For claims under Cover A we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new in most circumstances.

For claims under Cover B we will pay you the value of the items lost.

What is not covered

Please refer to Section 2 Property damage plus within the policy document for full details.

Cover A

- Wear and tear or any gradually operating causes.
- Damage by theft, attempted theft, malicious persons or vandals whilst the property is left in an unattended vehicle unless the property the vehicle is locked the property is hidden out of sight.

Cover B

- Damage caused by a deliberate act of any electricity or gas supply authority in withholding or restricting the supply.
- Failure of any unit which is over 7 years old unless the refrigeration unit is the subject of a current manufacturers guarantee or annual maintenance contract.
- Deliberate damage or neglect.

Things for you to think about

If any of the following apply please contact your broker

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.

Equipment breakdown

This section is automatically included when property damage cover is in force.

What is covered

The repair or replacement of equipment which suffers mechanical or electrical breakdown. Examples include organs, lifts, heating, air conditioning, office equipment, computer equipment, audio visual equipment and retail equipment such as card payment systems.

How much will you be insured for

The total amount we will pay shall not exceed £5,000,000 in any one period of insurance. Within this amount the following limits apply:

- £500,000 for any one accident to computer equipment at the premises.
- £250,000 for any one accident to portable computer equipment anywhere in England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man.
- £250,000 for any one accident to portable computer equipment anywhere in the European Union whilst in your custody or control.
- £5,000 for any one accident to portable computer equipment anywhere else in the world.

All accidents that are a result of the same event will be considered as one accident.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Costs to reinstate data that is lost or damaged following an accident to the covered equipment or costs to avoid interruption of your computer operation - £50,000 any one accident .
- We will pay for costs following an accident to the covered equipment that results in the business being interrupted or interfered with. Our limit shall not exceed the sum insured in any one claim and £30,000 in any one period of insurance.
- Hire charges incurred for a substitute item during the period of repair for the covered equipment - £10,000 any one accident.
- Costs relating to temporary repairs and expedite permanent repairs or permanent replacements of damage to covered equipment - £20,000 any one accident.
- Damage to the property at the premises following an explosion or collapse of the covered equipment which operates under steam pressure – £2,000,000 any one accident.
- Additional costs incurred to gain access to repair or replace the covered equipment following an accident - £20,000 any one accident.

What is not covered

Please refer to Section 3 Equipment breakdown within the policy document for full details.

- Any equipment manufactured by you for sale.
- Any loss or damage caused by a cyber related incident.
- Gradual deterioration or wear and tear.
- Damage which is covered under a maintenance agreement, warranty or guarantee.
- Damage caused by a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment.
- Biomass and Biogas installations, or hydroelectric installations.

What are your obligations

To back up original data at least every 7 days and take precautions to make sure that all data is stored safely.

Business interruption

What is covered

This section covers you for loss of revenue including additional costs incurred to reduce the loss of revenue of your organisation following damage insured under the Property damage section.

Alternatively, (or in addition to loss of revenue) cover can be provided for increased costs you incur to continue with your activities, such as hiring alternative premises.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred, over which we will pay for a loss of revenue or rent (up to the sum insured) as a result of loss of or damage to your property.

How much will you be insured for

The following standard limits apply:

Loss of revenue sum insured	£2,000,000
Loss of revenue indemnity period	24 months

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

Damage at the site of any supplier (excluding suppliers of electricity, gas, water or telecommunication services)	£25,000 any one incident
Damage at the site of your customers	£25,000 any one incident
Accidental failure of the supply to your premises of electricity, gas, water or telecommunications	£5,000 any one incident
Reinstating lost data following damage to computer equipment at your premises	£25,000 any one period of insurance
Costs you incur to avoid interruption with computer operations following damage to computer equipment at your premises	£25,000 in any one period of insurance

What is not covered

Please refer to **Section 4 Business interruption within the policy document for full details.**

- Loss following damage where property damage covering your interest in the property at the premises is not in force.

What are your obligations

Where you choose to insure on a declaration basis you must supply us at each renewal with the estimated revenue for the financial year.

Things for you to think about

If any of the following apply please contact your broker:

- You have concerns that your sums insured are insufficient to meet your needs.
- You have concerns the indemnity period is insufficient to meet your needs.
- You have requirements outside of the standard policy extensions.

Liabilities

Employers' liability

What is covered

Employers' Liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace during the period of insurance, as described in your policy schedule.

The standard limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to **Section 5 Liabilities within the policy document for full details.**

- Liability in respect of bodily injury which you are required to arrange motor insurance or security in accordance with any road traffic legislation.

Public liability & products liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business, as described in your policy schedule.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability arising from the use by your employee of a motor vehicle that does not belong to you nor owned by you, on your organisations business if cover is not provided elsewhere.
- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation – £100,000 any one claim and in any one period of insurance.
- Overseas personal legal liability for your directors, partners, employees or accompanying family members, arising in a personal capacity whilst temporarily abroad in connection with your business.

What is not covered

Please refer to **Section 5 Liabilities within the policy document for full details.**

- Liability connected with any error or omission in the provision of professional services.
- Liability arising from ownership, possession or use of a mechanically propelled vehicle except for use of plant at your premises.
- Any craft designed to travel through water, air or space.
- Liability arising from advice, design or specification whether given for a fee or not.
- Cost of recall, removal, repair or replacement of any product supplied by you.

Key extension applicable to Employers' liability and Public & products liability covers

Compensation if we request witnesses in connection with a claim under this section to attend court

Amount per day per person:

- directors, trustees or partners - £500
 - employees - £250
-

What are your obligations

You must tell us if you are planning:

- Large or hazardous activities or any event where attendance is likely to exceed 1,000 people.
- Work or visits overseas.
- Any change to your usual business activities that you have declared to your broker.

Things for you to think about

If any of the following apply please contact your broker:

- If the limits are not sufficient to meet your needs.

Money with assault extension

What is covered

Cover A - Money

This section provides cover for loss of money. Below are the standard limits in respect of any one loss. If you have requested higher limits please refer to your policy schedule.

Non-negotiable money such as crossed cheques	£250,000
Money on the premises during business hours	£7,000
In transit or a bank or night safe	£5,000
Loss of money from a locked safe at the premises or other specified location	£5,000
Money on the premises (not in a locked safe) outside of business hours or at the private dwelling of any director or employee	£500
Any other loss	£500

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.

Cover B - Assault extension

Assault benefit payable if an employee, sustains bodily injury following a robbery, hold-up or attempted robbery during their employment – the following limits are provided as standard:

1. Death	£10,000
2. Loss of limb(s) or loss of eye(s)	£10,000
3. Permanent total disablement	£10,000
4. Temporary total disablement	£100 per week
5. Temporary partial disablement	£25 per week

Key extensions

The cover provided by this section is extended to include:

- Loss of money following the dishonesty of a director or employee - £5,000 in any one period of insurance.
- Assault extension: we will pay dental expenses or in-patient treatment following injury to you. £500 – dental expenses; £20 a day up to £200 for hospital in-patient treatment.

What is not covered

Please refer to Section 6 Money with assault extension within the policy document for full details.

- Any person under the age of 16 years or above the age of 75 years in respect of the optional assault cover.
- Dishonesty of a director or employee needs to be discovered within 28 days of the occurrence.
- Whilst money is in the custody or control of a professional carrier.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

What are your obligations

- All safe/strongroom keys and combination locks, letters and numbers must be kept in the control of you or an authorised responsible person.

Things for you to think about

Please contact your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Goods in transit

What is covered

Damage to your goods whilst in transit by road vehicles operated by you or a haulier or whilst being sent by parcel, post or rail anywhere in England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

How much will you be insured for

The standard cover provided is £10,000 any one vehicle.

Key extensions

- Additional costs in transferring property to another vehicle and continuing to destination following overturning or collision of the conveying vehicle - £2,500 any one loss.
- Additional costs in reloading fallen property from conveying vehicle - £2,500 any one loss.
- Damage to clothing and the personal effects of the driver and/or attendant - £500 any one loss.

What is not covered

Please refer to **Section 7 Goods in transit within the policy document for full details.**

- Damage caused from inadequate packing.
- Damage to money, manuscripts, precious metals, jewellery, tobacco, wines, audio equipment, explosives and other dangerous goods unless specifically mentioned.
- Gradual deterioration or wear and tear.
- Damage to property on open vehicles by weather or theft or attempted theft.
- Deterioration of refrigerated goods following breakdown or failure of refrigeration equipment.
- Theft or attempted theft committed or assisted by your directors or employees or from an unattended vehicle unless all windows and other points of access are closed and locked, security devices set and the vehicle is in a securely locked building or guarded security park between 9pm and 6am.

Things for you to think about

If any of the following apply please contact your broker:

- The maximum amount carried in any one vehicle exceeds £10,000.

Personal accident

What is covered

This section provides compensation to the insured person in the event of accidental bodily injury causing temporary or permanent disablement or death occurring anytime within a 24 hour period.

The benefits as stated in the schedule are only payable in event of disablement or death to an insured person within defined groups of individuals.

How much will you be insured for

A range of benefits are available. You choose the level of cover, which is based on the number of 'units' required. One unit provides the benefits shown below. The most you can choose is ten units:

Per unit of cover

1. Death	£2,500
2. Loss of limbs(s) or eyes(s)	£2,500
3. Permanent total disablement	£2,500
4. Temporary total disablement	£25 per week
5. Temporary partial disablement	£6 per week
6. Medical expenses	15% of the benefits payable under 4 & 5

Key extensions

The cover provided by this section is extended to include:

- Dental expenses for an accepted claim of an insured person – up to £500 and if the injured insured person is admitted to hospital for in-patient treatment, we will pay - £20 a day, up to £200.
- Damage to clothing and personal belongings caused at the same time as an injury covered by this section – up to £500 per person.

What is not covered

Please refer to Section 8 Personal accident within the policy document for full details.

- Any person under the age of 16 years or above the age of 75 years.
- Suicide or deliberate self-injury, intoxication, sexually transmitted infections, insanity, pregnancy, childbirth or under the influence of drugs.
- Pre-existing health issues.
- Certain hazardous sports or activities.
- Wilful exposure to needless peril (except in attempt to save human life).
- Act of terrorism involving the use, release or threat of any nuclear weapon, device or chemical or biological agent.

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact your broker.
- Please ask your broker if you are in any doubt about an activity and your broker will be able to advise if the personal accident cover will be operative.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resultant loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see Property damage and Business interruption sections).

Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact your broker for more information.

What is not covered

Please refer to Section 9 Terrorism for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The Property damage and Business interruption sections do not include cover for terrorism so you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether or not it is insured by us. Contact your broker to discuss this further.

General information

Claims service

For claims call contact SEIB Insurance Brokers Ltd:

Tel: **01708 850 000**

Email: **info@seib.co.uk**

Alternatively you can contact Ecclesiastical where new claims can be reported 24 hours a day, seven days a week on **0345 603 8381**

Complaint handling procedures

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:

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

Tel: 01708 850 000

Email: enquiries@seib.co.uk

or

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

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

Web: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**

Law applying

Unless agreed otherwise, the law which applies to this contract is the law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Funeral directors business insurance policy, you also have access to a wide range of additional services and support.

Risk advice line

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at risk.advice@ecclesiastical.com

Emergency glass replacement

If you suffer glass breakage you can use these services and our specialist provider will effect a rapid repair.

Contact us on **0345 600 0148**.

Preferred suppliers

We have negotiated preferential rates with a number of suppliers, market leaders in their respective fields, who offer a range of risk improvement products and services. To find out more visit our website at www.ecclesiastical.com/risk-management

Notes

Notes

Notes

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 or in audio format 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 SEIB Insurance Brokers Ltd, contact us at:

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

Tel 01708 850000

