



summary of cover

for clergy

CLERGY HOUSEHOLD REMOVAL

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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Clergy Household Removal policy.

The policy provides cover for contents in transit by professional removal contractors.

The cover has been arranged by the Diocesan Board of Finance for and behalf of Clergy moving home anywhere within the United Kingdom, the Channel Islands and the Isle of Man.

The summary highlights the main features and benefits and significant exclusions and limitations of the policy.

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 which is held by the Diocesan Board of Finance and is available on request.

Main features benefits exclusions and limitations

Features and Benefits	Significant Exclusions and Limitations
<p>Settling claims When we settle a claim, we will either repair, replace or pay the cost of replacing as new.</p>	<p>Wear and tear will be deducted from household linen and clothing.</p> <p>Where a claim involves a matching pair or set of items or a suite of furniture, we will only pay for the item that is lost or damaged and not for the other items in the pair, set or suite.</p> <p>For personal belongings or valuables, an up to date valuation by a recognised expert will be required for those items where the value would be difficult to prove in the event of a claim.</p>
<p>Cover Loss or damage to household contents whilst in transit by professional removal contractors from your former home to your new home within the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>Cover includes storage of furniture in a warehouse.</p> <p>Cover is provided for removal and storage costs that you incur following cancellation of the move due to the death of, injury to, or illness, involving the attendance of a doctor, of you, your relative or fiancé(e).</p>	<p>Limits £50,000 any one move £5,000 any one item for personal belongings, including pedal cycles, and valuables such as jewellery, watches, works of art, stamp or coin collections. Higher limits are available on request. (See contact details on page 7)</p> <p>Limit Up to 30 days. Longer periods of storage are available on request. (See contact details on page 7)</p> <p>Limit £250 any one move</p>
	<p>Excess You will have to pay the first £50 of each claim.</p>

Main features benefits exclusions and limitations

Features and Benefits	Significant Exclusions and Limitations
	<p>Exclusions The following are some of the general exclusions that apply.</p> <ul style="list-style-type: none"> ▪ Excludes damage to brittle items such as china unless packed by professional removal contractors. <ul style="list-style-type: none"> – See page 9 of the policy ▪ Excludes pets, shrubs, trees, or motor vehicles including toy or model vehicles. <ul style="list-style-type: none"> – See page 4 of the policy ▪ Excludes “personal money”, e.g. coins, notes, cheques, season tickets, premium bonds and the like. <ul style="list-style-type: none"> – See page 4 of the policy ▪ Excludes claims that could be made under another insurance policy e.g. Household policy. <ul style="list-style-type: none"> – See page 9 of the policy ▪ Excludes loss or damage by theft unless force is used. <ul style="list-style-type: none"> – See page 6 of the policy ▪ Cover is not provided unless any loss or damage that occurs is notified to the removal contractors within the time limit specified under their contract with you. <ul style="list-style-type: none"> – See page 7 of the policy ▪ Cover is not provided for damage to your former home or your new home.

How long does the policy cover me for?

Cover is provided for your household contents when they are packed in your former home, removed by professional removal contractors and unpacked in your new home. Cover is also provided if the removal includes storage in a furniture warehouse for up to 30 days.

What if I want to cancel the policy?

The Diocesan Board of Finance has the right to cancel the policy.

What if I need to make a claim?

If you need to report a claim you can call us on 0845 603 8381 24 hours a day, 7 days a week.

The action to be taken then depends on the type of claim.

Riot :Tell Ecclesiastical within 7 days

Theft, vandalism or malicious acts: Tell the Police immediately

What if I have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact Ecclesiastical Insurance Office plc.

You can make your complaint in writing or verbally to the Manager, Direct Client Department, or the Chief Claims Manager at:

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

Tel: 01452 528533

Fax: 01452 423557

Email: complaints@eigmail.com

We will acknowledge all complaints within 5 working days.

All complaints will be investigated independently at a senior level within Ecclesiastical.

We will aim to respond formally to your complaint within four weeks, but we shall endeavour to report to you within ten working days whenever possible.

If after four 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 eight 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 eight 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.

Tel: 0845 080 1800

E-mail: complaint.info@financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation under the scheme.

If so, 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 non-compulsory insurance such as property damage, the first £2,000 of the claim or unused premiums is covered in full followed by 90% of the remainder.

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,
1 Portsoken Street,
London E1 8BN.

Tel: 020 7892 7300.

E-mail: enquiries@fscs.org.uk

Summary Of Cover ends

Additional information

Law applicable

The policy shall be governed by English law unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it will be English law.

Contact details

The address for Ecclesiastical Insurance Office plc is:

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

If you wish to increase the limit for your contents or extend the storage period please contact Emma Gordon (01452 334768) or Karen Long (01452 334753).

This contract is underwritten by:

Ecclesiastical Insurance Office plc

Our FSA register number is 113848. Our permitted business is general insurance.

You can check this on the FSA's register by visiting the FSA's website – www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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