



policy document

BUILDINGS INSURANCE

FOR ST ALBANS CITY & DISTRICT COUNCIL

Underwritten by Ecclesiastical Insurance Office plc

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Claims service and contact numbers

(not forming part of the policy)

Making your claim

If you need to make a claim, check that the loss or damage is covered (you should remember that this policy does not cover damage by wear and tear).

For enquiries on existing claims, this service is provided by the Claims Department at Ecclesiastical Insurance Office plc. and is available from Monday to Friday 8.00am to 6.00pm.

If you wish to report a new claim, the service is available 24 hours a day, 7 days a week.

The claims enquiries number is
0845 603 8381

If you think a crime has been committed, you will need to tell the police immediately.

If someone is holding you responsible for injury or damage to their property, you must send to us every letter of claim, claim form or other legal document without delay. We will deal with all correspondence on your behalf.

Introduction

This policy describes the insurance for **your buildings**, please read this carefully to ensure it meets **your** requirements

Preamble

We (the Ecclesiastical Insurance Office plc) and the **policyholder** (the person named on the schedule) agree the following:

- **You** will pay the premium.
- **We** will provide the cover described in this policy for any loss, damage or liability that occurs during a period of insurance for which **you** have paid the premium.
- The policy, schedule and the **policy specification** must be read together and any word or phrase which has been explained in this policy will have that meaning wherever it appears.
- This policy will be governed by English law.
- The language used in this policy and any information in it will be English.

Other Interests

The interest of the freeholder(s), mortgagee(s) and leaseholder(s) or other interested parties in each individual property insured by this Policy is noted, **you** will be required to tell **us** of these in the event of a claim.

General definitions

Each time the following words or phrases are used in this booklet or the schedule they will be printed in ***bold italic*** type and will have the specific meaning shown, unless more specifically defined under each individual policy section.

Buildings

The home including garages and outbuildings used only for domestic purposes and home office use, permanent fixtures and fittings including statues, fountains and hot tubs permanently fixed into the ground, swimming pools, tennis courts, paths, drives, terraces, patios, walls, fences, hedges and gates all within the boundaries of the land belonging to the home.

For leasehold flats, **we** extend the definition of ***buildings*** to include common parts of the structure in which ***your*** home is situated, such common parts being defined in the title deeds.

Excess

The amount ***you*** must pay towards any claim.

Geographical limits

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Policyholder

St Albans City & District Council.

Policy Specification

The record approved by **us**, produced and maintained by the ***policyholder***, which is declared to be incorporated in, and to form part of, the policy.

Terrorism

An act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

Unfurnished

Without enough furniture and furnishings for normal living purposes.

Unoccupied

Not lived in by ***you*** or any person authorised by ***you***.

We, our, us

Ecclesiastical Insurance Office plc.

You, your

The ***policyholder***, lessee(s) and owner(s) of the property insured.

Index-linking

Each month, **we** will adjust the sum insured in line with the House Rebuilding Cost Index (prepared by the Royal Institution of Chartered Surveyors) or an alternative index.

General conditions

1 Duty of care

You must take all reasonable steps to prevent loss of or damage to property insured by this policy and to maintain the property in a good condition and in a good state of repair.

2 Other insurances

At the time of any loss, damage or liability resulting in a claim under this policy, if **you** have any other insurance covering the same loss, damage or liability, **we** will only pay **our** share of the claim.

3 More than one property

If this policy insures more than one property, the policy limits and exclusions apply separately to each property in the same way as if each property had been insured by a separate policy.

4 Changes to risk

This policy shall become void if there is any alteration after the start of this insurance which increases the risk of loss, damage, accident or liability (unless the alteration has been accepted by **us** in writing).

5 Cancelling the policy

We may cancel the policy or any section of it by sending seven days' notice by recorded delivery to the last known address of the **policyholder** and shall refund to the **policyholder** the proportionate premium for the unexpired period of cover.

7 Making a claim

- (i) If any event which may result in a claim under this policy occurs **you** must tell **us** as soon as is reasonably possible.

The action to take then depends on the type of claim.

Riot

Tell **us** within seven days.

Accidental loss outside the home, theft, vandalism or malicious acts

Tell the police immediately.

Legal liability for injury or damage

Immediately send **us** any writ, summons or other legal document.

You must not negotiate or admit or deny any claim without **our** written permission.

- (ii) **You** must give **us**, at **your** expense, all reasonable details and evidence which **we** ask for.

8 Fraudulent claims

If **you** (or anyone acting on **your** behalf) make a claim which is at all false or fraudulent or supports a claim with any false or fraudulent statement or document, **we** will void the policy and **you** will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

Rights and responsibilities

- (i) **We** may enter any building, where loss or damage has occurred and deal with any salvage. However, *you* must not abandon any property to **us**.
- (ii) **We** may take over and deal with, in **your** name, the defence or settlement of any claim.
- (iii) **We** may take proceedings in **your** name, but at **our** expense, to recover the amount of any payment **we** have made under this policy. **You** must give **us** all the information **we** may need to make these recoveries.
- (iv) A person or company who is not party to this policy has no right under the Contract (Right of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

General exclusions

1 Radioactive contamination

We will not cover any claim or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
- the radioactive, poisonous, explosive, or other dangerous properties of any nuclear equipment or part of that equipment.

2 War risks

We will not pay for loss, damage, or liability, which is the direct or indirect result of any of the following, whether or not contributed to by any other cause or event.

- War.
- Invasion.
- Activities of a foreign enemy.
- Hostilities or warlike operations (whether war has been declared or not).
- Civil war.
- Mutiny.
- Revolution, or insurrection (meaning people rising up and rebelling against the government by force).
- Civil commotion, which is so severe or widespread that it resembles a popular uprising.
- Military power (even if properly authorised by the duly elected government).
- Usurped power (meaning power taken by force by any person or group, including the armed forces, which is not the duly elected government).
- Property being confiscated by any government or public or local authority.

3 Terrorism

We will not cover any claim directly or indirectly caused by resulting from or in connection with **terrorism** regardless of any other contributory cause. This insurance also excludes any claim directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to **terrorism**. If **we** allege that by reason of this exclusion any claim is not covered by this policy the burden of proving the contrary shall be upon **you**.

Exclusion 3 does not apply to the Legal expenses section.

4 Sonic bangs

We will not cover any loss or damage by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

5 Uninsurable risks

We will not cover the following.

- The cost of maintaining buildings or contents.
- Damage that happened before cover under this policy started.
- Loss or damage caused deliberately by **you** or anyone acting on **your** behalf.
- Damage caused by wear and tear, atmospheric or climatic conditions (other than storm or flood) rot, fungus, insects, vermin or any gradual cause.
- Damage caused by chewing, scratching, tearing or fouling by pets
- Damage caused by faulty workmanship, materials, specification or design.
- Damage caused by cleaning, dyeing, repair, or restoration.
- Mechanical or electrical breakdown.
- Property being confiscated or detained by any government, public or police authority.

6 Pollution or contamination

We will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the period of insurance. All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the time such incident takes place.

7 Reduction in market value

We will not make any extra payment for a reduction in the market value following a repair, reinstatement or replacement paid for under this policy.

8 Date recognition

We will not cover loss or damage to any

- computer or other electrical equipment containing a microchip or integrated circuit or any component part insured by **us**, and
- computer records, programmes, discs, software or the information contained on them

which is caused, at any time, by a failure of any property insured by **us** to recognise, accept, process or respond to any date as its true calendar date or a failure to continue to function correctly beyond that date.

9 Indirect loss

We will not pay for any indirect losses which result from the incident that caused **you** to claim, except as specifically provided for under this policy.

1. Buildings

What is covered

Damage to the **buildings** caused by the following:

1. Fire, lightning, explosion, earthquake or smoke

2. Storm or flood

3. Subsidence or heave of the site on which the **buildings** stand or landslip

4. Riot, civil commotion (not resembling a popular uprising), labour or political disturbances

5. Vandalism or malicious acts

6. Any aircraft, flying object (or items dropped from them), vehicle, train or animal colliding with the **buildings**

7. Water or oil

escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer,

What is not covered

The amount of any **excess** shown in **your** schedule.

- (i) Damage by frost.
- (ii) Damage to fences, hedges or gates.
- (iii) Damage caused by water escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank in **your** home.

- (i) Damage to swimming pools, tennis courts, paths, drives, terraces, patios, walls, fences, hedges or gates (unless the main building of **your** home is damaged at the same time).
- (ii) Damage to solid floor slabs or damage resulting from the slabs moving.(unless the foundations beneath the outside walls of the main building are damaged at the same time).
- (iii) Damage resulting from normal settlement, shrinkage or expansion.
- (iv) Damage caused by new structures or newly made-up ground settling or bedding down.
- (v) Damage due to coastal or river erosion.
- (vi) Damage resulting from demolishing, altering or repairing the home.

- (i) Damage caused by **you, your** guests, tenants or tenants' guests.
- (ii) Damage caused after **your** home has been continuously **unoccupied** or **unfurnished** for more than 30 days.

Damage caused after **your** home has been continuously **unoccupied** or **unfurnished** for more than 30 days.

What is covered**What is not covered**

water bed or fish tank in *your* home.

8. Water freezing

in any fixed water or heating system in *your* home.

Damage caused after *your* home has been continuously **unoccupied** or **unfurnished** for more than 30 days.

9. Theft or attempted theft

- (i) Damage caused by *you*, *your* guests, tenants or tenants' guests.
- (ii) Damage caused after *your* home has been continuously **unoccupied** or **unfurnished** for more than 30 days.

10. Any satellite dish, television or radio aerial, wind turbine, solar panel or security equipment breaking or collapsing

Damage to the satellite dish, aerial, wind turbine, solar panel or security equipment itself.

11. Falling trees, branches, telegraph poles, lamp posts or pylons

Damage to fences, hedges or gates and/or the cost of removing any tree, branch, telegraph pole, lamp post or pylon (unless the main building, garage or outbuilding is damaged at the same time).

12. Accidental damage

- (i) Damage caused by any paying guests, tenants or tenants' guests in *your* home.
- (ii) Damage to wind turbines.
- (iii) Damage which is specifically mentioned elsewhere under this section.

This section also covers the following:

13. Temporary accommodation and loss of rent

If **your** home cannot be lived in following damage insured under paragraphs 1 to 12 and 14 of this section, **we** will pay for the following:

- (i) The reasonable costs of **your** necessary temporary accommodation.
- (ii) Rent including ground rent which **you** still have to pay.
- (iii) Loss of any rent **you** would have been paid.

We will pay these costs until **your** home is fit to live in.

For any one claim under this section **we** will pay up to 20% of the sum insured in respect of each individual property noted on the **policy specification**.

14. Damage to services

Accidental damage to service pipes, cables, sewers and drains serving **your** home for which **you** are responsible. This includes the cost of clearing blockages.

15. Trace and access

The costs and expenses necessarily and reasonably incurred by **you** with **our** consent in locating the source of a leakage of oil or water at **your** home and subsequent repair and making good.

The most **we** will pay for any one claim is £5,000.

16. Breakage of glass or sanitary fixtures

Accidental breakage of fixed glass, washbasins, pedestals, baths, sinks, splashbacks, shower trays, shower screens, bidets, toilet pans, toilet seats, toilet cisterns and ceramic hobs or tops forming part of **your** home.

Any loss or damage not covered under paragraphs 1 to 12 and 14 of this section.

- (i) Ceramic hobs or tops not forming part of a fixed unit.
 - (ii) Damage caused after **your** home has been continuously **unoccupied** or **unfurnished** for more than 30 days.
 - (iii) Damage caused by any paying guests in **your** home.
-

17. Property owner's liability

We will insure **you** for up to £2,000,000 against **your** legal liability as owner or lessee of the **buildings**, for any one accident or series of accidents arising out of or attributable to one source or original cause, inclusive of all costs and expenses, which **we** have agreed to in writing in advance.

We will provide this cover for liability arising from accidental bodily injury including death, disease or illness, or accidental damage to property, arising from:

- (i) **you** owning or leasing the home and its land, or
- (ii) any home **you** used to own or lease, which has been sold, but which **you** have liability for under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 (as long as no other insurance covers this liability).

Liability arising from the following:

- (i) Loss of or damage to property belonging to, held in trust or controlled by **you**.
- (ii) Any profession, business or employment involving **you** or any member of **your** family.
- (iii) Injury (including death, disease or illness) to **you** or any person employed by **you**.
- (iv) **You** owning or using lifts and motor vehicles.
- (v) Any agreement **you** have made, unless **you** would have been liable even without the agreement.
- (vi) Any deliberate, wilful or malicious act.
- (vii) Any fines, penalties or punitive exemplary aggravated multiplied or liquidated damages.

18. Selling your home

If **your** home is not insured elsewhere, the person buying **your** home will have the benefit of the insurance under this section for the period from exchange of contracts (or if in Scotland the written offer and acceptance) until the sale is completed.

19. Locks & keys

If **you** lose the keys to **your** home or they are stolen or there is accidental damage to the locks of the outside doors or windows **we** will pay for reasonable and necessary costs of:

- (a) gaining access to **your** home
- (b) repairing or replacing the locks.

The most **we** will pay for any one claim is £1,000.

20. Act of terrorism

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 HM Government in the United Kingdom or any other Government de jure or de facto and certified in writing as an Act of Terrorism by HM Treasury.

- (i) physical loss destruction or damage in respect of any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes;
- (i) physical loss destruction or damage caused by riot and civil commotion.

Cover is limited to property situated in Great Britain.

For the purpose of this insurable event Great Britain means England Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

If **we** allege that any physical loss destruction or damage is not covered by this insurable event the burden of proving that such physical loss destruction or damage is covered shall be upon **you**.

This insurable event is not subject to any long term agreement or undertaking which may otherwise apply.

The insurance provided by this insurable event is not subject to any of the exclusions applying to the whole policy except exclusion 2 War risks and is not subject to any exclusion of physical loss destruction or damage caused by pollution or contamination.

Explanatory note (not forming part of the policy)

This insurable event covers your against only those terrorist acts which are certified by HM Treasury as an 'Act of Terrorism' i.e. acts committed by or on behalf of organisations attempting to overthrow or influence the government by force or violence.

It does not provide cover for all terrorism as defined in the terrorism exclusion applying to the whole policy.

Memorandum

Protection of other interests

We will continue to protect the interests of any other party interested in the **buildings**, despite anything done or not done which increases the risk of loss or damage without the knowledge or authority of the interested party.

The party must give **us** written notification of a change in the risk as soon as reasonably possible, after becoming aware of it, and pay any reasonable premium **we** may require.

Settling claims

We will pay the cost of either repairing or reinstating as new the damaged part of the **buildings** as long as

- (i) the **buildings** are in a good state of repair, and
- (ii) the repair or reinstatement has been carried out.

If any of (i) and (ii) above are not met **we** will reduce the amount **we** will pay to take into account wear, tear and loss of value.

Under this section **we** will also pay the following costs:

- (a) Architects', surveyors', engineers' and other professionals' reasonable and necessary fees.
- (b) The cost of demolishing the **buildings** supporting the **buildings** removing debris and making the site safe.
- (c) The cost of keeping to local authority or other legal conditions made after the damage.

We will not pay for the cost of preparing a claim.

The most **we** will pay for any claim under paragraphs 1 to 12, 14, 16, 18 and 19 to 20 of this section is the cost of rebuilding or repairing the **buildings** or the sum insured on **buildings** whichever is less.

The sum insured will not be reduced after **we** pay a claim.

If at the time of any damage the full cost of rebuilding **your** home is greater than the limit of liability or sum insured, the amount payable by **us** in settlement of **your** claim will be reduced in proportion to the amount of underinsurance.

In the event of loss or damage **we** will pay for the cost of replacing or repairing the lost or damaged item only and not for any undamaged item or part of an item solely because it formed part of a set, suite or one of a similar nature, colour or design.

2. Legal Expenses

Making a claim (not forming part of the policy)

The cover under this section has been arranged by us and DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS deal with any claims matters and correspondence on **our** behalf. To make a claim under this section, please call DAS on the following number:

0117 934 0553

DAS will ask you about your legal dispute and if necessary call you back at an agreed time to give you legal advice.

If your dispute needs to be dealt with as a claim under this section, DAS will give you a claim reference number. At this point DAS will not be able to tell you whether you are covered but they will pass the information you have given them to their claims-handling teams and explain what to do next.

If you prefer to report your claim in writing, you can send it to DAS' Claims Department at the following address:

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

Or you can email your claim to DAS at newclaims@das.co.uk

It is most important that you let DAS know as soon as possible if any problems arise which may result in a claim under this section.

Definitions

The following definitions apply to the Legal Expenses section.

Appointed Representative

The lawyer or other suitably qualified person appointed under this section to act for **you** in accordance with the terms of this section.

Cost and expenses

means all reasonable and necessary legal costs charged by the **appointed representative** on a standard basis, or in accordance with the Predictable Costs scheme, if this is appropriate.

DAS

means DAS Legal Expenses Insurance Company Limited.

Date of occurrence

means when the cause of action first accrued.

Insured event

means the circumstances in which the insurance provided by this section will operate as described in the cover.

Limit of indemnity

means the period for which **we** have agreed to cover **you** and for which the premium has been paid.

Period of insurance

means the period for which **we** have agreed to cover **you** and for which the premium has been paid.

Territorial limit

means the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Cover

We will indemnify **you** in respect of the **insured event** below, which arises in connection with an insured property as shown on the **policy specification** as long as:

- (a) the date of occurrence of the insured event happens during the period of insurance and within the territorial limit; and
- (b) any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, in the **territorial limit**; and
- (c) it is always more likely than not that **you** will recover damages (or obtain any other legal remedy which **DAS** have agreed to) or make a successful defence.

For all **insured events**, **DAS** will help in appealing or defending an appeal as long as **you** tell **DAS** within the time limits allowed that **you** want **DAS** to appeal. Before **we** pay any **costs and expenses** for appeals, **DAS** must agree that it is always more likely than not that the appeal will be successful.

If an **appointed representative** is used, **we** will pay the **costs and expenses** incurred for this.

The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the **limit of indemnity** as shown on the schedule.

Insured event**1 Removal of Squatters**

We will pay the **cost and expenses** to secure the eviction of squatters from **your** premises.

What is not covered

1. Any claim reported to **DAS** more than 180 days after the date **you** should have known about the **insured event**.
2. Any incident or matter arising before the start of this policy
3. Any **costs and expenses** incurred before the written acceptance of a claim by DAS.
4. Fines penalties compensation or damages which **you** are ordered to pay by a court or other authority.
5. Any **insured event** deliberately or intentionally caused by **you**.
6. Any claim relating to the lease, licence or tenancy of land or buildings.
7. A dispute with **us** or **DAS** not otherwise dealt with under Condition 7 of this section.
8. Judicial review.
9. Any legal action **you** take which **DAS** or the **appointed representative** have not agreed to or where **you** have done anything that hinders **DAS** or the **appointed representative**.
10. When either at the commencement of or during the course of a claim notified under this section **you** are bankrupt or have filed a bankruptcy petition or winding-up petition or have made an arrangement with creditors or have entered into a deed or arrangement or are in liquidation or part or all of **your** affairs or property are in the care or control of a receiver or administrator.

Conditions

1. **You** must

- (a) keep to the terms and conditions of the policy
- (b) notify **us** immediately of any alteration which may materially affect **our** assessment of the risk.
- (c) take reasonable steps to keep any amount **we** have to pay as low as possible.
- (d) try to prevent anything happening that may cause a claim.
- (e) send everything **DAS** ask for in writing.
- (f) give **DAS** full details of any claim as soon as possible and give **DAS** any information they need.

2.

- (a) **DAS** can take over and conduct in **your** name of any claim or legal proceedings at any time **DAS** can negotiate any claim on **your** behalf.
- (b) If **DAS** agree to start legal proceedings and it becomes mandatory for an **you** to be represented by a lawyer or if there is a conflict of interest **you** can choose an **appointed representative** by sending **DAS** the suitably qualified person's name and address **DAS** may choose not to accept the choice of representative but only in exceptional circumstances If there is a disagreement over the choice of **appointed representative** another suitably qualified person can be appointed to decide the matter.
- (c) Before **you** choose a lawyer **DAS** can appoint an **appointed representative**.
- (d) An **appointed representative** will be appointed by **DAS** and represent **you** according to **DAS's** standard terms of appointment The **appointed representative** must co-operate fully with **DAS** at all times.
- (e) **DAS** will have direct contact with the **appointed representative**.

- (f) **You** must cooperate fully with **DAS** and the **appointed representative** and must keep **DAS** up-to-date with the progress of the claim.
- (g) **You** must give the **appointed representative** any instructions that **DAS** require.

3

- (a) **You** must tell **DAS** if anyone offers to settle a claim.
- (b) If **you** do not accept a reasonable offer to settle a claim **we** may refuse to pay any further **costs and expenses**.
- (c) **We** may decide to pay **you** the amount of damages that **you** are claiming or which is being claimed against **you** instead of starting or continuing legal proceedings.

4

- (a) If **DAS** ask, **you** must tell the **appointed representative** to have **costs and expenses** taxed assessed or audited
- (b) **You** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.

5 If an **appointed representative** refuses to continue acting for **you** with good reason or if **you** dismiss an **appointed representative** without good reason, the cover **we** provide will end at once unless **DAS** agree to appoint another **appointed representative**.

6 If **you** settle a claim or withdraw **your** claim without the agreement of **DAS** or does not give suitable instructions to an **appointed representative** the cover **we** provide will end at once and **we** will be entitled to re-claim any costs and expenses paid by **us**.

7 If **you** and **DAS** disagree about the choice of **appointed representative** or about the handling of a claim **you** and **DAS** can choose another suitably qualified person to decide the matter **you** and **DAS** must both agree to this in writing. Failing this **DAS** will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the difference will be paid by the one who loses the dispute.

8 **DAS** may at their discretion require **you** to obtain an opinion from counsel at **your** expense as to the merits of a claim or proceedings. If counsel's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings the cost of obtaining the opinion will be paid for by **us**.

9 All acts of parliament within the section wording shall include equivalent legislation in Scotland Northern Ireland the Isle of Man or the Channel Islands as the case may be.

General information

(not forming part of the policy)

Complaints procedure

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 Compliance Officer or 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 five 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.

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

The Financial Services Compensation Scheme (FSCS)

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical was unable to pay claims against it you may be entitled to compensation from the FSCS.

For further information, please visit:
www.fscs.org.uk

or write to:
Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
1 Portsoken Street
London
E1 8BN

Telephone
020 7892 7300

The scheme was set up under the terms of the Financial Services and Markets Act 2000. They are 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.

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