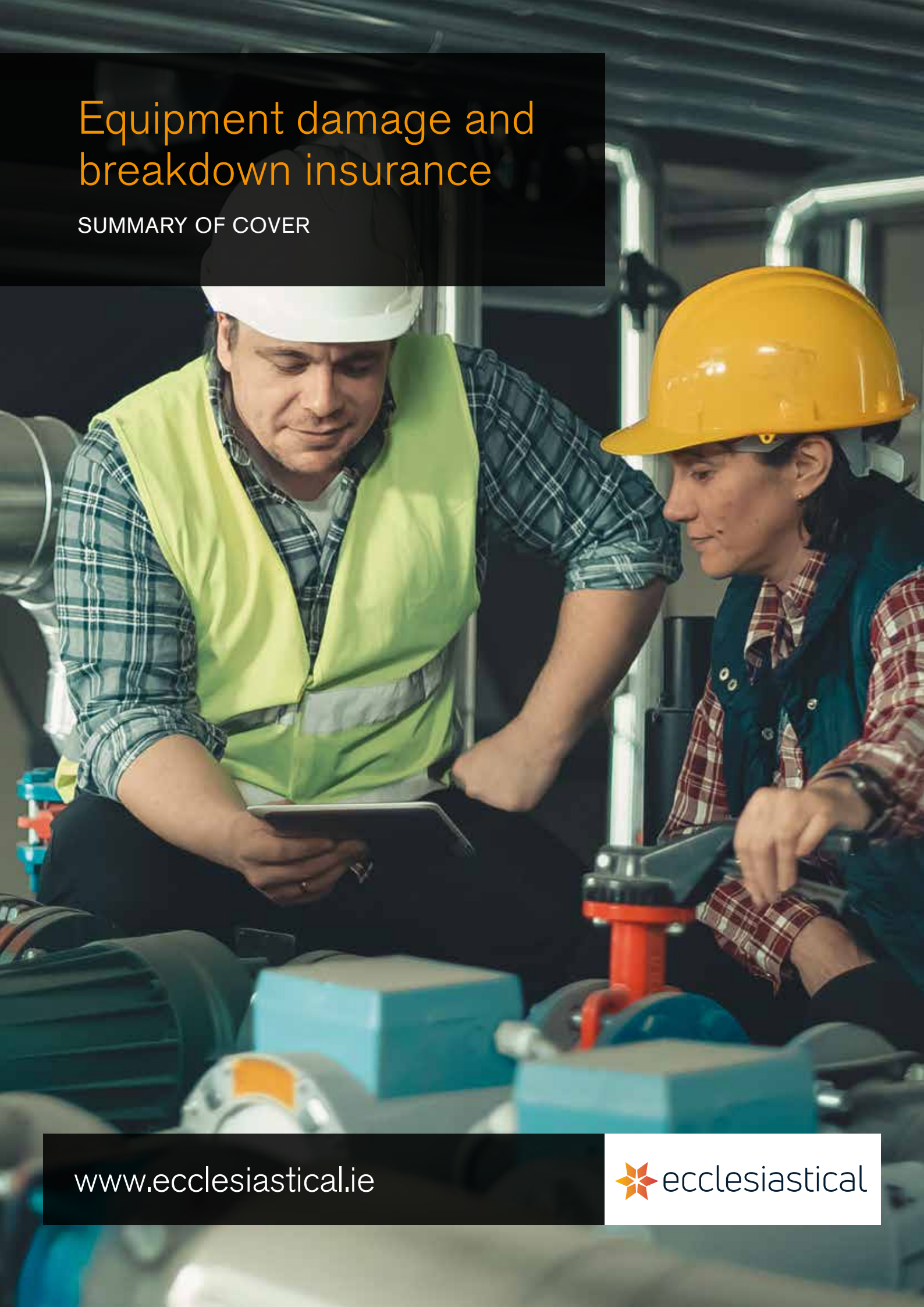
# Equipment damage and breakdown insurance

SUMMARY OF COVER



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## What is a policy summary?

This document provides key information about the Equipment damage and breakdown insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Equipment damage and breakdown insurance policy wording. If you have any questions please contact us or your insurance broker.

## Policy name

Equipment damage and breakdown insurance

## Underwritten by:

Ecclesiastical Insurance Office plc

## Duration of your policy:

Generally 12 months from the start date shown on your policy schedule, full details will be shown in your policy schedule.

## Renewal of your policy:

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

## Key benefits include:

**Damage and breakdown of equipment/machinery detailed in the schedule including**

- damage to the insured property caused by breakdown (including where caused by the error or omissions of an operator) and electronic derangement
- failure during its normal operation
- whilst in transit as long as it is under your control or whilst temporarily removed from the insured location for the purposes of operation or repair
- reasonable costs of energy efficiency improvements when replacing damaged equipment/machinery
- newly acquired property provided it is of the same type and function as the property detailed on the schedule and you tell us about it and pay any additional premium we require

## Significant exclusions:

- Damage caused by 'excluded perils' such as fire, theft and other perils which are normally covered under the property damage section of your insurance policy covering your property.
- Damage caused by wear and tear, gradual degradation, rust or any fault know about at the start of the period of insurance
- Damage to bulbs, fuses, batteries or any other consumable part of the equipment that requires periodic renewal unless it forms part of other insured damage.
- Loss or damage caused by a computer virus.
- Any intentional act or failure by you unless to prevent or reduce injury or damage.
- Damage caused by the proper use of tools to maintain, service or repair the machinery/equipment.
- Damage caused by intentional overloading, testing, experiment or deliberate application of any abnormal condition.
- Costs that can be recovered under a manufacturer's or supplier's guarantee or maintenance contract.

## Cancellation rights

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under the heading "Cancellation" in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

## Claims service

You can make a claim through your insurance broker or directly, using the following telephone numbers:

Call us on **01 619 0300**

Outside of Business hours please call **1890 252 877**

## 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:

Ecclesiastical Insurance Office plc
2nd Floor
Block F2
Eastpoint
Dublin 3
D03 T6P8

Tel: 01 619 0300
Email: complaints@ecclesiastical.com

## Our promise to you

- We will investigate your complaint and provide you with the name of your point of contact in relation to your complaint.
- We will keep you informed of the progress of your complaint with regular written updates on the progress of our investigation at intervals no greater than 20 business days.
- We shall attempt to investigate and fully resolve your complaint within 40 business days and will furnish you with the findings of our investigation into your complaint within five business days of completion of our investigation.
- We will use feedback from your complaint to improve our service.

If you're not entirely satisfied with our handling of and final response to your complaint, or if we have not completed our investigation in 40 business days, we'll inform you of your right to take your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2
D02 VH29

Tel: 01 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

The Financial Services and Pensions Ombudsman can investigate complaints from all customers, except limited liability companies which have a turnover of €3m and above.

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

## The Insurance Compensation Fund & the Financial Services Compensation Scheme (FSCS)

Irish resident policyholders of Ecclesiastical Insurance Office plc may be in a position to claim from either the Insurance Compensation Fund or the FSCS. Brief details of each of these is outlined below:

## The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorised non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual

For further information on the scheme you can visit the Central Bank website at www.centralbank.ie

## The Financial Services Compensation Scheme

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

It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers, provided they are authorised by the PRA. The Financial Services Compensation Scheme (FSCS) is an independent body, set up by the UK Government, which may be able to compensate you in the unlikely event we are unable to meet our obligations to you. Some restrictions apply to the FSCS and further information is available from their website:

**www.fscs.org.uk**

or by writing to
Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU

Tel: 0044 207 741 4100
Fax: 0044 207 741 4101
Email: enquiries@fscs.org.uk

## Law applying

This policy shall be governed by and construed in accordance with the law of the Republic of Ireland

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**

**0044 207 066 1000**

If you would like this booklet in large print, braille, on audio tape or computer disc, please call us on 01 619 0300

You can also tell us if you would like to always receive literature in another format.

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