

Heritage Business and Leisure Insurance



Insurance Product Information Document

Ecclesiastical Insurance

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This document provides a summary of the key information relating to this Heritage Business and leisure insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This is an insurance policy for business and leisure organisations that operate from historic or architecturally significant buildings. You can choose to cover your buildings, contents, legal liabilities towards employees or members of the public, loss of income and other optional covers.



What is insured?

You can choose from the following optional sections. Refer to the policy schedule for details of sums insured and sections covered.

Property Damage cover includes

Accidental loss or damage to buildings or contents unless specifically excluded
Specialist covers for historic buildings including cover for increased costs involved with complying with planning conditions and using architectural salvage following damage

Business Interruption cover includes

Loss of income and costs incurred in resuming activities after damage to your premises

Liabilities cover includes

Liability as an employer for accidents to or illness of employees
Liability for injury to members of the public or damage to their property

Legal Expenses cover includes

Costs and expenses to cover a range of legal issues, including access to a legal advice helpline

Other optional covers available include:

Fine Art cover for art and antiques
Loss of or damage to your money
Professional indemnity cover for wrongful acts and errors arising from the provision of professional services
Trustees' and management liability cover to provide cover for claims against individual trustees



What is not insured?

- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Losses resulting from war, terrorism and electronic risks
- ✗ Losses resulting from pollution or contamination, wear, tear, gradual deterioration, faulty or defective design or workmanship
- ✗ Losses resulting from theft unless there has been forced entry to or exit from a building
- ✗ Loss of income which doesn't follow damage insured under the Property damage section
- ✗ Liability arising from the use of a premises in the USA or Canada or products sold from or exported to the USA or Canada
- ✗ Liability arising from any manual work undertaken outside of the EU or contractual liability
- ✗ Legal expenses claims which do not arise directly in connection with your business or where you are bankrupt or make arrangements with your creditors
- ✗ Legal expenses claims where we or the lawyer we appoint for you do not believe you will be more likely than not to win your case, other than in respect of Employment disputes and Legal defence covers
- ✗ Professional indemnity cover excludes claims arising from any medical advice diagnosis or treatment
- ✗ Trustees' and management liability excludes the administration of any pension fund or scheme



Are there any restrictions on cover?

- ! If your property is left unoccupied or unfurnished for longer than 30 days we exclude cover except for fire, aircraft, earthquake and impact. Additional obligations will also apply
- ! If the sum insured chosen is not adequate your claim payment will be reduced in proportion to the level of underinsurance
- ! Legal expenses –the use of your own lawyer. We will appoint a lawyer or other professional to represent you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest, other than when we are liable to pay Employment Financial Compensation Awards



Where am I covered?

- ✓ The Republic of Ireland, Great Britain, Northern Ireland, Channel Islands and the Isle of Man
- ✓ Legal expenses – for claims relating to legal defence (excluding disciplinary matters and statutory notice appeals) and personal injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other claims, the Republic of Ireland



What are my obligations?

- You must provide complete and accurate information about the risk and answers to questions we ask when you take out, make changes to and/or renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- Additional obligations apply in respect of deep fat frying apparatus, security of the premises and when transporting cash in excess of €4,000
- You must let us know about any unoccupied buildings and additional obligations will apply
- For Fine Art cover, additional obligations apply when transporting items with a value in excess of €10,000
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any theft, fidelity, riot or malicious persons claims to the Gardaí as soon as possible
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy within **14 days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. 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 €30. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the details below:

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