

# Collections Insurance

## Insurance Product Information Document

### Ecclesiastical Insurance



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**This document provides a summary of the key information relating to this Collections insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

#### What is this type of insurance?

This policy covers accidental loss or damage to your private collections whilst in your home or elsewhere in the United Kingdom whilst on display, being cleaned or in your personal custody.



#### What is insured?

- ✓ Accidental loss or damage to your collection in your home or elsewhere within the UK whilst
  - on display at exhibitions or fairs and in transit to or from such locations
  - temporarily removed for cleaning or renovation
  - in any other circumstances whilst in your personal custody

The cover listed above extends to property anywhere in the world up to 90 days in any one period of insurance - £5,000 any one claim

- ✓ Items being sent by post up to £250 or £1,000 any one claim if sent by Royal Mail Special Delivery
- ✓ Your sum insured for unspecified items will be increased by 10% or £2,000 (whichever is the less) to cover new items you acquire



#### What is not insured?

- ✗ Wear and tear or costs for maintenance of your property
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses caused by cleaning, dyeing, repair or restoration
- ✗ Losses that happened before the start of the insurance policy
- ✗ Theft from an unattended vehicle unless it is fully locked
- ✗ Theft from an unattended hotel room unless involving forcible entry to or exit from the room
- ✗ Theft of property left overnight or unattended at exhibitions or fairs unless involving forcible entry to the premises or locked room



#### Are there any restrictions in cover?

- ! Loss or damage from your home after your home has been continuously unoccupied or unfurnished for more than 60 days
- ! Theft is not covered if caused by you, your guests or tenants
- ! The most we will pay for any one item not specified in your schedule is £1,000
- ! The most we will pay for any one claim from an unattended vehicle is £2,500
- ! You must tell us about any new possessions within 60 days of acquisition
- ! We may need to apply security requirements to your policy due to the sum insured or location of your property. If we do we will tell you before you take out the policy. If we apply a security condition and you do not comply with it, in the event of a loss the claim will not be paid if your non-compliance has made a difference to the outcome of the claim



### Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



### What are my obligations?

- You set the sum insured which must represent the market value of your collection
- We would recommend that you maintain a comprehensive record of your collection
- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and 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
- You must tell us as soon as reasonably possible of any event which may result in a claim



### When and how do I pay?

You can pay for your policy in full by cheque or credit card.



### 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 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 the start of cover (or your renewal date) or the date you receive your policy documentation, if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim. We will not refund any amount less than £15.

Please contact your insurance intermediary in the first instance. If you are unable to contact your intermediary, please contact us by telephone, in writing or by email.

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