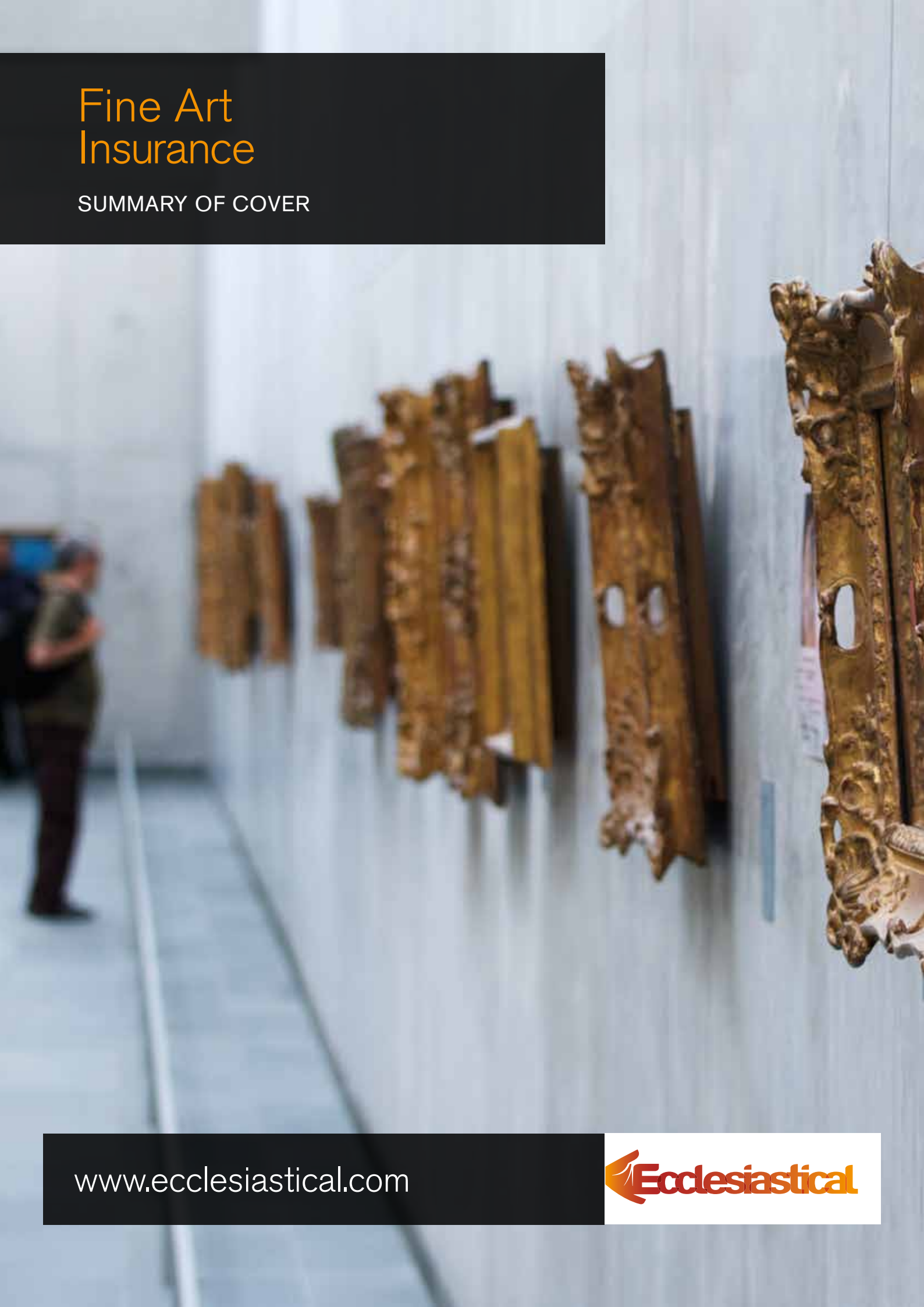


# Fine Art Insurance

SUMMARY OF COVER



[www.ecclesiastical.com](http://www.ecclesiastical.com)



### **What is a policy summary?**

This document provides key information about the Fine Art 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 Fine Art insurance policy wording which is available on our website or by contacting us. If you have any questions please contact us directly or contact your insurance broker.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

### **Policy name**

Fine Art 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

### The covers provided are:

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|----------|---|
| Fine Art | <ul style="list-style-type: none"> <li>▪ Art and antiques including exhibits which can be insured on the basis of your valuations or at market value</li> <li>▪ Extensions for:             <ul style="list-style-type: none"> <li>▪ New acquisitions</li> <li>▪ Defective title</li> <li>▪ Restoration</li> <li>▪ Work in progress</li> <li>▪ Temporary removal</li> <li>▪ Emergency evacuation</li> </ul> </li> </ul> |
|----------|---|

- |           |  |
|-----------|--|
| Terrorism | <ul style="list-style-type: none"> <li>▪ Cover for property damage as a result of acts of terrorism</li> </ul> |
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You will have access to a Risk advice helpline at no additional charge

We can provide cover for your wider property damage and liability needs with our all risks heritage policies. We can also offer specialist cover for:

- Group business travel insurance
- Cyber insurance
- Engineering inspections of plant to comply with statutory Health and Safety requirements

## Significant or unusual exclusions/limitations

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|---------|---|
| General | <ul style="list-style-type: none"> <li>▪ Certain conditions apply in relation to             <ul style="list-style-type: none"> <li>▪ Fire extinguishers, fire alarm installations</li> <li>▪ Automatic sprinkler installations</li> <li>▪ Security devices including intruder alarms</li> <li>▪ Buildings unoccupied more than 30 days</li> </ul> </li> <li>▪ Some cover may be reduced in respect of unoccupied buildings</li> <li>▪ Pollution, Electronic risks and War exclusions apply</li> <li>▪ Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship and changes in the water table and frost damage are excluded</li> <li>▪ It is a condition that you notify us of any alterations or repairs where the contract value exceeds £100,000</li> </ul> |
|---------|---|

- |          |  |
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| Fine Art | <ul style="list-style-type: none"> <li>▪ Conditions apply to art that is given to you on loan and you should obtain a Loan Agreement for any loaned art you wish to insure</li> <li>▪ When moving art transit conditions apply to ensure valuable items are handled safely and securely</li> </ul> |
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## Cancellation rights

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown under the General conditions – Cancellation.

## Claims service

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

**For all claims:**

Call us on 0345 603 8381.

## Complaints

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:

**For all complaints:**

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

Tel: 0345 777 3322

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

## Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

**Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**

**Tel: 0800 023 4567**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website <http://ec.europa.eu/consumers/odr/>, which has been set up by the European Commission.

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

### **Financial Services Compensation Scheme (FSCS)**

The FSCS is the independent body, set up by Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to them at:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100

Fax: 0207 741 4101

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

### **Law applying**

This policy shall be governed by and construed in accordance with the law of England and Wales unless your habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland, in which case the law of Scotland shall apply.

# Notes

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](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0345 777 3322**.

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

