

Education Insurance – Nurseries

SUMMARY OF COVER



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Education Insurance – Nurseries

summary of cover

Introduction

Our Nursery insurance policy has been designed to meet the demands and needs of those wishing to insure the risks associated with the running of a registered nursery or early years care provider.

This document provides only a summary of the main benefits of the Nursery insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting us or your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Nursery insurance – at a glance

Our Nursery insurance policy includes the following covers as standard:

Section of cover	Overview
Property damage	Covers the buildings, contents, computer equipment and personal effects.
Equipment breakdown	Covers accidental breakdown on a range of equipment.
Business Interruption	Covers the amount of loss of revenue or additional costs as a result of the business being interrupted following property damage.
Liabilities Employers' liability Public & products liability	Covers you if you are found liable at law for: Injury to an employee or volunteer – up to £10,000,000. Injury to a member of the public or damage to their property – a choice of limits are available.
Legal expenses	Legal costs and expenses to protect your position on a range of legal issues. With this cover you have access to a 24-hour, 365-days a year legal and counselling telephone helpline which provides initial advice on any business related matter from qualified personnel.
Money with assault extension	Covers loss of money whilst in transit or in a locked safe and benefit payment to employees following bodily injury during an attempted robbery or hold up.
Personal accident	Benefit payments following accidental injury to, or death of employees & volunteers.

In addition, you may also add the following optional covers:

Section of cover	Overview
Loss of registration	Covers your loss of revenue or the depreciation of your financial interest in the premises following the withdrawal of the certificate.
Terrorism	Covers damage to your property and loss of income following an Act of Terrorism.

Things for you to think about

Please note this summary relates to our standard policy contract, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker to discuss further.

Important information

This policy is underwritten by

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (DAS).

Duration of your policy

Generally 12 months from the start date shown on 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, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do you 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.

Where are you covered

- Your organisation in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your premises and in certain circumstances anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your organisation and activities conducted in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

Most cover sections will carry an 'excess'. An excess is the first amount of any claim or event that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. **Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.**

Cancellation rights

Your right to cancel in the cooling-off period (applicable to retail customers only)

If after insuring with us and receiving the full written policy documentation including the schedule you subsequently change your mind you have 14 days to write to the sender confirming that you do not wish to continue.

No charge will be made and any premium you have already paid will be refunded.

Your rights to cancel the policy

You may cancel the policy provided that you give us notice in writing.

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 provided this exceeds £15.

If you have made a claim then the full annual premium is due.

Our right to cancel

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

General and Security conditions

The following general and security conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonably possible of any alteration of risk which increases the risk of damage, accident or liability including major structural alterations or repairs at the premises and the use of the premises.
- For damage at or to the premises caused by theft or attempted theft it is a condition that all locks, bolts and other protective devices fitted to the premises must be put into full use whenever the premises are not attended by you or an authorised person. If the premises are partially used for residential purposes, the business portion must be secured as outlined outside of normal working hours.
- You must take all reasonable precautions to prevent damage, accident, illness and disease and ensure that all statutory and other obligations and regulations are observed and complied with.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

Please refer to the General conditions and Claims conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

The following General exclusions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section provides cover for buildings, contents and computer equipment that you are responsible for and personal effects of directors, partners, employees, volunteers and nursery children, whilst at the premises against the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm
- Flood
- Escape of water
- Impact
- Falling trees
- Falling aerials
- Escape of oil
- Accidental damage
- Theft or attempted theft
- Glass and sanitary fixtures

You also have the option to include cover in respect of Subsidence.

How much you will be insured for

The buildings and any other items insured, such as contents, will be covered up to the sums insured provided by you.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For damage to the building we will rebuild, repair or restore the property damaged to a condition equivalent or substantially the same as its condition when new.

For contents (excluding stock and personal effects) and computer equipment claims we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new in most circumstances.

For claims in respect of personal effects and stock we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

This section is extended to include (for the standard limit specified or otherwise the Property damage sum insured):

- The cost of gaining access to your premises and/or replacing locks including locks of safes or strongrooms at the premises if keys are stolen, only where the contents are insured against theft or attempted theft - £2,500 any one period of insurance.
- Property in the open grounds of the premises excluding groundsmen equipment and damage caused by malicious persons, storm, flood and theft or attempted theft - £5,000 any one period of insurance.
- Contents and reasonable costs to hire alternative freezing space following failure of the electricity or gas supply or contamination from refrigerant or refrigerant fumes of a chill or deep freeze units - £2,500 contents of any one unit and £10,000 in total in any one period of insurance.
- Costs in locating the source of a leakage of oil or water at the premises and subsequent repair - £50,000 any one claim.
- Accidental damage to underground pipes and cables where the buildings are insured under the policy or you are liable for repairs as a tenant.
- Cover for your insurance obligations for building works at your premises - £100,000 any one project for the new works and site materials.

What is not covered

Please refer to Section 1 Property damage and General exclusions within the policy document for full details.

- Wear and tear or any gradually operating causes.
- In respect of our buildings definition, the following are excluded: bridges, land piers, jetties, excavations and marquees. Also natural or artificial water courses, standing water such as dams, reservoirs, culverts, lakes, rivers or manmade elements attaching to or forming part of these.

Are there any limitations

Please refer to Section 1 Property damage and General definitions within the policy document for full details.

- If a building becomes unoccupied for a period of more than 60 days cover in respect of the following insured events is automatically excluded: malicious persons, escape of water, theft or attempted theft and glass and sanitary fixtures.

- The following limits apply:

Computer systems records	5% of the contents sum insured any one claim
Prints, paintings, drawings, pieces of tapestry, sculptures or other works of art	£5,000 any one item
Personal effects whilst at the insured premises of:	Limits are per person in any one period of insurance:
- directors, partners, employees and authorised volunteers	£500
- nursery children	£100
Personal money of directors, partners, employees, authorised volunteers and nursery children, whilst at the insured premises	£100 or 20% of the personal effects limit (whichever is lower) per person in any one period of insurance
Wind turbines less than 10kW generating capacity, solar panels less than 50kW generating capacity, photovoltaic panels less than 50kW generating capacity	£20,000 in any one period of insurance
Where the buildings are insured and theft or attempted theft cover is operative, the 'damage to the buildings by theft' extension applies with the following limits:	The following limits apply in any one period of insurance:
(a) repairs to the building following theft of the fabric of the building (excluding external metal)	£5,000
(b) repairs to the building following theft of external metal	£5,000
(c) If contents are insured, damage to the buildings caused by theft or attempted theft of contents, computer equipment or personal belongings	£25,000
(d) damage to property insured caused directly as a result of the entry of rainwater following the theft of the fabric of the building (including external metal)	£5,000

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the building ceases and the building becomes vacant for a period exceeding 60 consecutive days.
- There is a change to your business activities.
- You are planning building work where the contract value is in excess of £100,000 and/or if the works involve the use of external scaffolding.

Things for you to think about

If any of the following apply please contact us or your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- You may wish to consider the 'Day One' method of inflation protection for your buildings, which provides you with a specified percentage uplift of the sums insured and is the most common method of insuring property.
- If you have requirements outside of the standard policy cover or the standard basis of settlement.
- If you require any optional covers e.g. subsidence or terrorism.

Equipment breakdown

What is covered

The repair or replacement of equipment, which suffers mechanical or electrical breakdown. Examples include lifts, central heating, air conditioning, office equipment, computer equipment and audio visual equipment.

How much will you be insured for

The total amount we will pay shall not exceed £5,000,000 in any one period of insurance. Within this amount a limit of £100,000 for any one accident to computer equipment at the premises applies.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Costs to reinstate data that is lost or damaged following an accident to the computer equipment - £25,000 any one accident.
- Increased costs of working necessarily and reasonably incurred by you to avoid or diminish interruption or interference to your computer operations as a consequence of an accident to computer equipment - £25,000 any one period of insurance.
- We will pay for costs following an accident to the equipment insured that results in the business being interrupted or interfered with, subject to the business interruption section of the policy being insured. Our limit shall not exceed the sum insured in any one claim and £30,000 in any one period of insurance.
- Reasonable costs necessarily incurred by you to take exceptional measures to prevent or mitigate impending damage to covered equipment - £5,000 any one period of insurance.

What is not covered

Please refer to Section 2 Equipment breakdown within the policy document for full details.

- Any loss or damage caused by a cyber related incident.
- Gradual deterioration or wear and tear.
- Damage which is covered under a maintenance agreement, warranty or guarantee.

What are your obligations

To maintain a minimum of 2 generations* of verified back-up computer records taken at intervals no less frequently than 48 hours and take all reasonable precautions to store and maintain these records.

** Generations - This term is used to describe a system of data backup. You are required to make a full copy of every file on the computer or network. Two copies are required every 48 hours. The first copy is made and stored, and then the second copy is made and stored separately. During the next 48 hours, the next copy to be made and stored will replace/overwrite the oldest copy. This process continues, always overwriting the oldest copy. Two backups are always stored before the oldest is overwritten.*

Business interruption

What is covered

This section can provide cover for loss of revenue including additional costs incurred to reduce the loss of revenue of your organisation following damage insured under the property damage section.

Alternatively, (or in addition to loss of revenue) cover can be provided for increased costs you incur to continue with your activities, such as hiring alternative premises.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred over which we will pay for this cover (up to the sum insured) as a result of loss or damage to your property.

How much will you be insured for

You will be covered up to the sums insured and the indemnity period as provided by you.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

Prevention of access to your premises following damage to neighbouring property	The sum insured
Accidental failure of the supply to your premises in respect of electricity, gas, water or telecommunications	£5,000 any one incident
Restrictions in the use of the premises following murder, food poisoning, defective sanitation or vermin at the premises	£250,000 or 25% of the sum insured or limit of liability (whichever the less) any one occurrence, discovery or accident
Costs of wages to temporary employees hired to replace member of staff who have been suspended in accordance with OFSTED regulations or other relevant registered authority as a direct result of an accusation of child abuse	£2,500 any one period of insurance

What is not covered

Please refer to Section 3 Business Interruption within the policy document for full details.

- Loss following damage where property damage covering your interest in the property is not in force.

What are your obligations

- Where you choose to insure on a declaration basis you must supply us at each renewal with the estimated revenue for the financial year.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- You have concerns that your sums insured are insufficient to meet your needs.
- You need guidance in calculating the length of time (indemnity period) to get your activities back to normal – this is critical to ensure the cover meets your needs.
- You have requirements outside of the standard policy extensions.

Liabilities

Employers' Liability

What is covered

Employers Liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace during the period of insurance.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to Section 4 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Public and products liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation – £100,000 any one claim and in any one period of insurance.
- Error or omission in the provision of professional services of Nursery nursing - £2,000,000 any one claim.
- Damage and legal costs arising out of or caused by unintentional libel and slander or infringement - £100,000 any one event.

What is not covered

Please refer to Section 4 Liabilities within the policy document for full details.

- Error or omission from professional services other than as provided for under the Nursery Nurse professional risk extension.
- Any liability connected with asbestos or any materials containing asbestos.

What are your obligations

You must tell us if you are planning any change to your usual business activities that you have declared to us.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- If the limits are insufficient to meet your needs.

Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal expenses cover for a range of legal issues that may arise up to £250,000 for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards (the compensation award is further limited to £1,000,000 in total for all such awards in any one period of insurance).

Cover is provided for the following legal issues:

- Employment disputes and compensation awards
- Legal defence
- Statutory licence appeal
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)
- Property protection and personal injury
- Tax protection

In civil cases, cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm of tax expert chosen by DAS.

What is not covered

Please refer to Section 5 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start or during a claim.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract Disputes – where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured has taken where DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

What are your obligations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.

Do not forget

Commercial legal advice helpline – DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helplines' section of your policy wording for contact details.

Money with assault extension

What is covered

This section provides cover for loss of money and has the optional cover for assault as a result of an actual or attempted robbery or hold-up.

Below are the standard limits for loss of money in respect of any one loss. Please contact us or your broker if the standard limits are inadequate.

Non-negotiable money such as crossed cheques	£250,000
Money on the premises during business hours or in transit	£2,000
Loss of money from a locked specified safe in your building	Limit will depend on the make and model of the safe
Loss of money whilst in the home of any employee or authorised responsible person	£500
Any other loss	£500

Optional Cover:

- Assault benefit payable if an employee, sustains bodily injury following a robbery, hold-up or attempted robbery during their employment – various benefit levels available.

Key extensions

The cover provided by this section is extended to include:

- Damage to your directors, employees or representatives' personal belongings following theft or attempted theft of money - £500 per person.
- Loss following the dishonesty of a director or employee - £2,000 per person and £5,000 in any one period of insurance.
- Where assault is covered, we will pay additional dental expenses and hospitalisation or in-patient treatment following injury to employees. £500 – dental expenses; £20 a day up to £200 if hospitalised or for an in-patient.

What is not covered

Please refer to Section 6 Money with assault extension within the policy document for full details.

- Any person under the age of 16 years or above the age of 70 years.
- Whilst money is in the custody or control of a professional carrier.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

What are your obligations

- All safe/strongroom keys and combination codes must be kept in immediate personal control of an authorised person.
- Money in transit of £3,000 or above requires multi person escorts or professional security firms dependant on the value involved.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Personal accident

What is covered

This section provides compensation to the insured in the event of accidental injury causing temporary or permanent disablement or death either:

Cover A - occurring anytime within a 24 hour period; or

Cover B - arising out of and in the course of their employment only (or in the case of nursery children whilst under your care).

The benefits as stated in the schedule are only payable in event of disablement or death to an insured person within defined groups of individuals, such as your employees, volunteers and nursery children under your care.

How much will you be insured for

A range of benefits are available.

Key extensions

The cover provided by this section is extended to include:

- Additional dental expenses incurred for an accepted claim of an insured person – up to £500 per person. An additional payment could be made if the insured person is admitted for in-patient treatment – £20 a day up to £200.
- Damage to clothing and personal belongings caused by the insured injury – up to £500 per person.

What is not covered

Please refer to Section 7 Personal accident within the policy document for full details.

- Any person above the age of 70 years.
- Suicide or deliberate self-injury, insanity, pregnancy, childbirth or under the influence of drugs.
- Pre-existing health issues.
- Wilful exposure to needless peril (except in attempt to save human life)
- Taking part in practicing or training for certain hazardous sports or activities e.g. mountaineering, winter sports, flying (except as a fare-paying passenger) hang-gliding or parachuting etc.
- Acts of terrorism involving the use, release or threat of any nuclear weapon, device or chemical or biological agent.

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us or your broker.
- Please ask us or your broker if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

Loss of registration

What is covered

Covers the depreciation of your financial interest in the premises or your loss of revenue following the withdrawal of the certificate outside of your direct control.

How much will you be insured for

The organisation will be covered up to the limit of indemnity of £100,000.

What is not covered

Please refer to Section 8 Loss of registration within the policy document for full details.

- Cancellation of registration arising from any scheme, town or country planning, improvement, redevelopment, surrender, reduction or redistribution of registration.
- Any alteration of the law affecting the grant surrender or cancellation of registrations.
- Bankruptcy or insolvency.

What are your obligations

- You immediately give us notice of you becoming aware of a complaint against the premises, circumstance that may endanger the registration, change in tenancy or management of the premises or registered persons or alteration in the use of the premises.
- To advise us of cancellation or you receiving notice of a proposal to cancel or you becoming aware of any circumstance which may result in cancellation within 24 hours.
- In the event of the death, bankruptcy, incapacity, desertion of the premises or conviction of any offence (where such conviction affects the character or reputation of the convicted person) of the tenant, manager, occupier or of any registered person you procure a suitable person to replace him/her and apply to Registration Authority for registration, if necessary.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resultant loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as 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 Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see property damage and business interruption sections).

Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

What is not covered

Please refer to Section 9 Terrorism within the policy document for full details

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and business interruption sections do not include cover for terrorism so if you are concerned about this risk, you should consider adding the cover to your policy
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether or not it is insured by us. Contact us or your broker to discuss this further.

General information

Claims service

For claims other than Legal expenses call 0345 603 8381.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expense Insurance Company Limited on 0345 268 9124.

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:

For all complaints other than Legal expenses complaints

Ecclesiastical Insurance Office plc
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: complaints@ecclesiastical.com

For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side, Temple Back
Bristol
BS1 6NH

Tel: 0344 893 9013

Email: customerrelations@das.co.uk

Our promise to you

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

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is:

This policy shall be governed by and construed in accordance with the law of England and Wales unless the Insured's 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.

Other support and cover available

As part of your Nursery insurance policy, you also have access to a wide range of additional services and support.

The Hub for Education

As a policyholder you can exclusively access 'The Hub for Education', bringing together a range of risk resources specifically for the education sector. The risk landscape is constantly changing and it is vital to keep up-to-date. The Hub for Education provides a wealth of insight, guidance, self-service tools, downloadable checklists and templates to help manage both operational and strategic risks so that you can become more resilient today for the challenges of tomorrow.

Register for access at: www.ecclesiastical.com/thehubforeducation

Risk advice line

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on 0345 600 7531 (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at risk.advice@ecclesiastical.com

Emergency glass replacement

If you suffer glass breakage you can use these services and our specialist provider will effect a rapid repair.

Contact us on 0345 600 0148.

Preferred suppliers

We have a number of pre-vetted suppliers, market leaders in their respective fields, who offer a range of risk improvement products and services, some at discounted prices. To find out more visit our website at www.ecclesiastical.com/risk-management

Value-added services

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

Full contact details for these services can be found within the policy document.

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
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