

keyfacts<sup>®</sup>

# Equipment Breakdown Insurance

SUMMARY OF COVER

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

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# Equipment breakdown summary of cover

## **Introduction**

Our Equipment breakdown policy has been designed to meet the demands and needs of customers wishing to insure against breakdown of machinery and equipment.

This document provides only a summary of the main benefits of the Equipment breakdown policy.

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.

## **Things for you to think about**

If any of the cover limits within this document do not meet your needs please contact us.

# Cover

## What is covered

The repair or replacement of equipment which breaks down. This includes organs, lifts, central heating, air conditioning, office equipment, computer equipment and retail equipment such as credit card payment systems.

## 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 the following limits apply:

- £500,000 for any one accident to computer equipment at the premises.
- £5,000 for any one accident to portable computer equipment anywhere in the world.

All accidents that are a result of the same event will be considered as one accident.

## 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 or costs to avoid interruption of your computer operation - £50,000 any one accident.
- We will pay for costs following an accident to the equipment insured that results in the business being interrupted or interfered with. Our limit shall not exceed the sum insured in any one claim and £100,000 in any one period of insurance.
- If we accept a claim under the Business interruption extension we will also pay reasonable costs for the services of a professional public relations firm to assist you in creating and spreading communications to the media, public and your customers and clients - £25,000 any one accident.
- Damage to the property at the premises following an explosion or collapse of the insured equipment which operates under steam pressure – £2,000,000 any one accident.
- Hire charges incurred for a substitute item during the period of repair for the insured equipment – £10,000 any one accident.
- Additional costs incurred to gain access to repair or replace the insured item following an accident – £20,000 any one accident.

## What is not covered

- Damage caused by property perils (for example fire, escape of water or theft) unless otherwise covered.
- Any equipment manufactured by you for sale.
- 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?

In respect of cover for the reinstatement of data or computer increased cost of working you must back up original data at least every 30 days and take precautions to make sure all data is stored correctly. If you fail to do this we may still pay a claim if you can show that you have formal procedures in place and that the failure was an accidental oversight or as a result of circumstances beyond your control.

# Important information

## **This policy is underwritten by**

Ecclesiastical Insurance Office plc.

## **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 if you wish to discuss your needs or any additional insurance requirements.

## **How do you pay?**

You must pay for your policy in full. Payment can be made by cheque, bank transfer or direct debit (by one payment).

## **Where are you covered?**

Your equipment whilst in your premises and portable computer equipment anywhere in the world.

## **Excess**

You may be responsible for an excess, the first amount of any claim. The excess applicable will be shown in your schedule.

## **Cancellation rights**

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 General conditions – Cancellation.

# General information

## Claims service

For claims call 0345 603 8381.

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

## 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  
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](mailto:complaints@ecclesiastical.com)

## 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](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://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](http://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:

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 Equipment breakdown insurance policy, you also have access to a wide range of additional services and support.

## **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](mailto:risk.advice@ecclesiastical.com)

## **Preferred suppliers**

We have negotiated preferential rates with a number of suppliers, market leaders in their respective fields, who offer a range of risk improvement products and services. To find out more visit our website at [www.ecclesiastical.com/risk-management](http://www.ecclesiastical.com/risk-management)



# Notes

# 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 or in audio format please call us on **0345 777 3322.**

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

