

Art & Private Client insurance policy



Insurance Product Information Document Ecclesiastical Insurance

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This document provides a summary of the key information relating to this Art & Private Client 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 is a home buildings and contents insurance policy, for people with higher value homes or possessions. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics, fine art and personal valuables.



What is insured?

- ✓ Accidental loss or damage unless specifically excluded
- ✓ Personal liability up to £10,000,000
- ✓ Extended replacement - if you hold a qualifying valuation we'll pay more than the sum insured to replace your property, this applies to buildings, contents, personal valuables, art & antiques
- ✓ Temporary accommodation and loss of rent following insured loss is covered for a maximum of 5 years and £1,000,000
- ✓ Legal expenses, arranged through ARAG Legal Expenses Insurance Company - inheritance disputes and defective title (UK purchases) up to £50,000, other events such as employment and contract disputes up to £150,000
- ✓ Family protection cover for accidents up to £2,500,000
- ✓ Cyber protection for home computer systems, cyber crime and cyber online liability
- ✓ Home emergency cover up to £1,500 for call-out charge, labour, parts & materials. £2,500 for costs relating to vermin claims
- ✓ A wide range of helplines from home emergency to legal advice
- ✓ Trustees' and officers' indemnity £25,000

Buildings cover includes

- ✓ Bridges £50,000, culverts £100,000

Contents cover includes

- ✓ Personal valuables £5,000
- ✓ Quad bikes £10,000



What is not insured?

- ✗ Wear and tear or costs for maintenance of your property
- ✗ Reduction in value of your property not related to a claim
- ✗ 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 arising from any infectious or communicable diseases, pandemics or epidemics



Are there any restrictions in cover?

- ! Extended replacement –
 - For contents the maximum additional amount we will pay is 30% or £250,000
 - For personal valuables, art & antiques the maximum additional amount we will pay for each item is 50% or £500,000 for art and antiques and £100,000 for personal valuables
 - For buildings there is no limit to the extra we will pay, unless your property is valued in excess of £10,000,000 in which case we will advise you of the limit that will apply (up to a maximum of 130%)
- ! Theft or attempted theft from unattended vehicles - for art, antiques and personal valuables the maximum amount we will pay is £25,000
- ! Quad bikes - are insured only if used for domestic purposes or incidental farming and not when used by anyone under 17 years old
- ! Drones are insured for property damage only, whilst in the grounds of your home and whilst not in use



What is insured? Continued...

Art, antiques and personal valuables includes

- ✓ Unspecified individual items, pairs or sets of art & antiques up to £50,000
- ✓ Unspecified individual items of personal valuables up to £25,000

Optional covers available on request:

- Business contents, business interruption and business liability (Employer's and Public liabilities)



Are there any restrictions in cover? Continued...

- ! Legal expenses –
 - Claims where the lawyer ARAG appoint for you does not believe you will be more likely than not to win your case
 - If ARAG agree you can choose your own lawyer, we will not pay any costs above £100 per hour (this amount may vary from time to time)
 - Costs you incur before ARAG have agreed to cover your claim
 - Legal problems that started before the date your cover began
 - Fines penalties, compensation or damages you are ordered to pay by a court, or other authority



Where am I covered?

- ✓ Your home buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- ✓ Your contents, fine art & valuables and personal liability, anywhere in the world.
- ✓ Legal expenses - for claims relating to personal injury, clinical negligence and contract disputes, anywhere in the world. For all other claims, the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- 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 either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your agreement.



When does the cover start and end?

The cover starts on the date we agree with you and will normally last for 12 months from policy start or renewal date. We can accommodate periods other than 12 months – please see your policy schedule for full details.



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, or are aware of any circumstances that may give rise to 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, or are aware of any circumstances that may give rise to a claim. We will not refund any amount less than £50.

If you wish to cancel the policy please contact us by telephone, in writing or by email.