

Commercial Insurance

Insurance Product Information Document Ecclesiastical Insurance



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This document provides a summary of the key information relating to this Commercial insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This is an insurance policy for commercial organisations. You can choose to cover your buildings, contents, stock, legal liabilities towards employees or members of the public, loss of income and other optional covers.



What is insured?

You can choose from the following optional sections. Refer to the policy schedule for details of sums insured and sections covered.

Property Damage cover includes

- ✓ Accidental loss or damage to buildings or contents unless specifically excluded
- ✓ EU and Public authorities cover for the additional costs to comply with building regulations following insured damage up to 15% of the buildings sum insured
- ✓ Capital additions cover for alterations and additions to your buildings and newly acquired property up to 10% of the buildings sum insured or €500,000 (whichever is less)

Business Interruption cover includes

- ✓ Loss of income and costs incurred in resuming activities after damage to your premises

Liabilities cover includes

- ✓ Liability as an employer for accidents to or illness of employees
- ✓ Liability for injury to members of the public or damage to their property

Legal Expenses cover includes

- ✓ Costs and expenses to cover a range of legal issues, including access to a legal advice helpline

Other optional covers available include:

Loss of your money

Goods in transit cover for your stock while in transit

Personal Accident cover providing payments following injury or death to employees



What is not insured?

- ✗ 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 resulting from infectious diseases, war, terrorism and the failure of any computer system to correctly recognise any date
- ✗ Losses resulting from pollution and contamination wear, tear, gradual deterioration, faulty or defective design or workmanship
- ✗ Losses resulting from theft unless there has been forced entry to or exit from a building
- ✗ Loss of income which doesn't follow damage insured under the Property damage section
- ✗ Liability arising from the use of a premises in the USA or Canada or products sold from or exported to the USA or Canada
- ✗ Liability arising from any manual work undertaken outside of the EU or the United Kingdom or contractual liability
- ✗ Legal expenses claims which do not arise directly in connection with your activities or where you are bankrupt or make arrangements with your creditors
- ✗ Legal expenses civil claims where we or the lawyer we appoint for you do not believe you will be more likely than not to win your case
- ✗ Theft of money from unattended vehicles, or due to the dishonesty of your employees
- ✗ Theft of goods in transit from unattended vehicles, unless certain conditions have been met
- ✗ Theft of goods in transit where your employees are involved
- ✗ Personal Accident cover following participation in certain hazardous sports or activities



Are there any restrictions in cover?

- ! If your property is left unoccupied or unfurnished for longer than 30 days we exclude cover except for fire, aircraft, earthquake and impact. Additional obligations will also apply
- ! If the sum insured chosen is not adequate your claim payment will be reduced in proportion to the level of underinsurance
- ! When scaffolding is erected at your premises cover will not apply for theft of external metal or other parts of the building or its fixtures
- ! Legal expenses – the use of your own lawyer. We will appoint a lawyer or other professional to represent you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest.



Where am I covered?

- ✓ The Republic of Ireland
- ✓ Legal expenses – for claims relating to legal defence (excluding statutory notice appeals) and bodily injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other claims, the Republic of Ireland



What are my obligations?

- You must answer our questions honestly and with reasonable care when you take out, make changes to and/or 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
- Additional obligations apply in respect of deep fat frying apparatus, security of the premises and when transporting cash in excess of €4,000
- You must let us know about any unoccupied buildings
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any theft, riot or malicious persons claims to the Gardaí as soon as possible
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability



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 credit agreement. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.



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 normally 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 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. 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, providing this exceeds €30. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the details below:

Telephone: 01 6190300

Email: existingbusinessireland@ecclesiastical.com