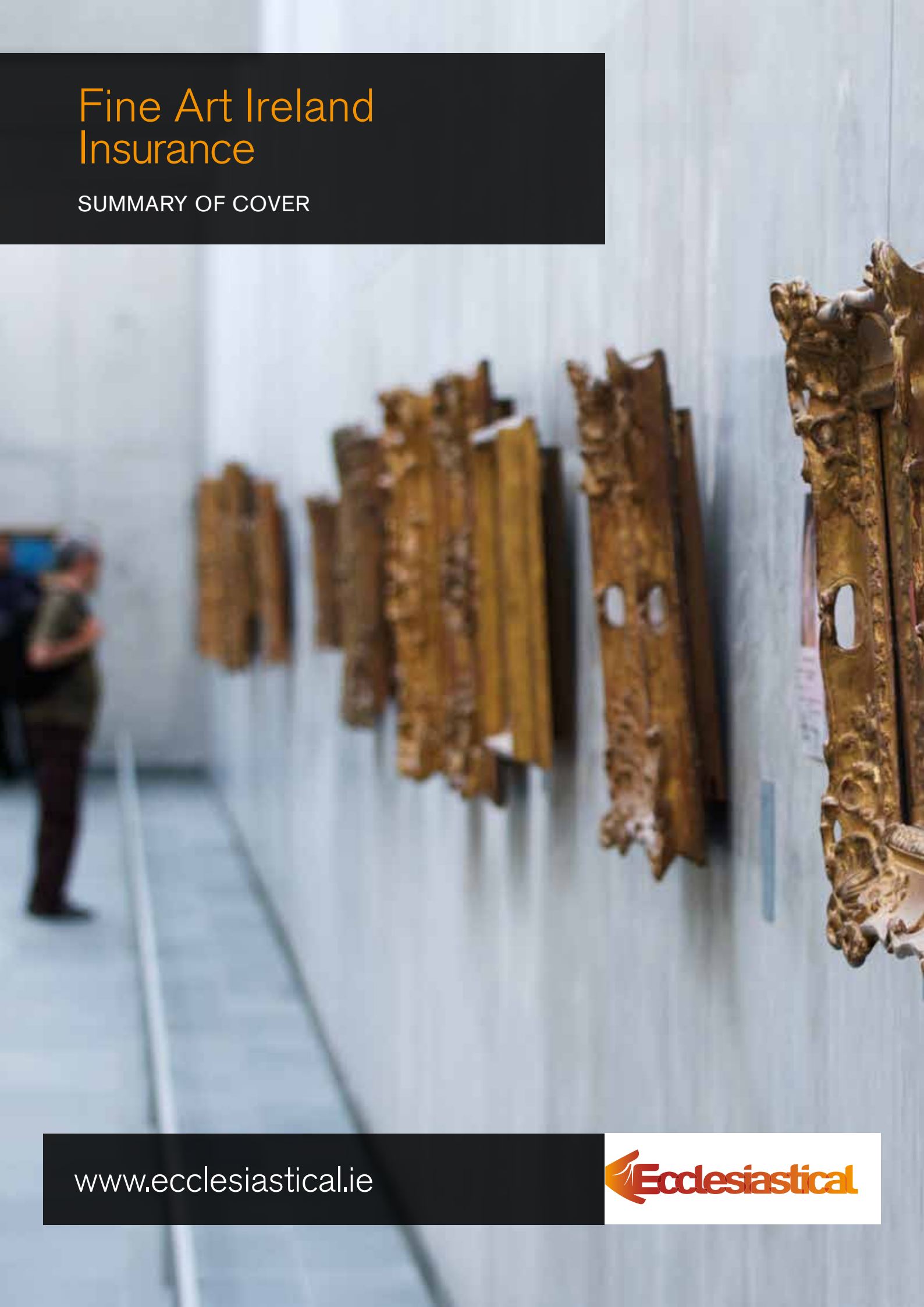


Fine Art Ireland Insurance

SUMMARY OF COVER



www.ecclesiastical.ie



What is a policy summary?

This document provides key information about the Fine Art Ireland 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 Ireland insurance policy wording which is available on our website. 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 Ireland 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:

- Fine Art
- Art and antiques including exhibits which can be insured on the basis of your valuations or at market value
 - Extensions for:
 - New acquisitions
 - Defective title
 - Restoration
 - Work in progress
 - Temporary removal
 - Emergency evacuation
-

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:

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

Significant or unusual exclusions/limitations

- General
- Certain conditions apply in relation to
 - Fire extinguishers, fire alarm installations
 - Automatic sprinkler installations
 - Security devices including intruder alarms
 - Buildings unoccupied more than 30 days
 - Some cover may be reduced in respect of unoccupied buildings
 - Pollution, Electronic risks and War exclusions apply
 - Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship and changes in the water table and frost damage are excluded
 - It is a condition that you notify us of any alterations or repairs where the contract value exceeds €100,000
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- Fine Art
- 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
 - When moving art transit conditions apply to ensure valuable items are handled safely and securely
-

Cancellation rights

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under the heading 'Cancellation' in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

Claims service

If you wish to report a new claim or discuss an existing claim during office hours (Monday to Friday 9am to 5pm) please call

01 619 0300

Outside of business hours please call

1890 252 877

(this 24 hour claims helpline is managed by ProAdjust Limited)

Please note that charges for Lo-call numbers may vary if you call from a mobile phone

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

2nd Floor

Block F2

Eastpoint

Dublin 3

D03 T6P8

Tel: 01 619 0300

Email: 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:

The Financial Services & Pensions Ombudsman

Lincoln House

Lincoln Place

Dublin 2

D02 VH29

Tel: 01 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

The Financial Services & Pensions Ombudsman can investigate complaints from all customers, except limited companies which have a turnover of €3m and above.

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

The Insurance Compensation Fund & the Financial Services Compensation Scheme (FSCS)

Irish resident policyholders of Ecclesiastical may be in a position to claim from either the Insurance Compensation Fund or the FSCS as detailed below.

The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the website at www.centralbank.ie

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000. It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers, provided they are authorised by the PRA.

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by the UK Government, which gives you your money back if your authorised* financial services provider goes into liquidation or administration.

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

or write to:

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

Tel: **0044 207 741 4100**

Fax: **0044 207 741 4101**

Email: 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

The policy shall be governed by and construed in accordance with the law of Republic of Ireland unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Northern Ireland, England, Wales or Scotland in which case the law that applies in that location shall apply.

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
0044 207 066 1000**

For further information on any of our products, please speak to your insurance intermediary.

Or visit us at

www.ecclesiastical.ie

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **01 619 0300**.

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



Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

Ecclesiastical Insurance Office plc Reg. No. 24869. Registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, United Kingdom. Registered Branch in Dublin, Ireland. Reg No. 902180. 2nd Floor, Block F2, EastPoint, Dublin 3. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 113848).