



ZURICH[®]

Memorial Protect Insurance Policy Summary

Important – you should read this

This leaflet provides a summary of the key features, benefits and limitations of the cover provided by the Zurich Insurance plc Memorial Protect Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask your insurance advisor for a copy. You must review your cover regularly and inform us immediately if any of your information contained in the statement of facts or policy schedule is incorrect or changes.

Your policy is governed by the law applying to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

What cover do I have?

The sections of cover you select are shown in your policy schedule.

How long is it for?

Your policy cover will normally run for 5 years unless you or we choose to cancel.

Important note

Our Memorial Protect policy is designed to protect you against the risk of things happening unexpectedly such as damage and legal liability. It is not a substitute for proper upkeep or for things wearing out, breaking down or failing because of lack of upkeep.

What cover is available?

The Memorial Protect policy provides the following cover options:

- Damage to Memorial Stone
- Legal Liability as owner of the memorial stone

Details of the key features of each section you may select are listed below.

Summary of cover and limits

Please refer to your Policy for full details of all covers and limits mentioned below.

Property Damage

This is insured against the following events: loss, destruction or damage, damage to or re-fixing and realignment of the memorial stone directly arising from faulty or defective workmanship by any Stonemason whose business has ceased trading, been wound up or carried on by a liquidator or receiver.

Your liability to others

Your legal liability as owner of the memorial stone to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

Sum insured	The sum insured selected by you
Loss, destruction or damage	Up to the memorial stone sum insured.
Legal Liability as owner	£2,000,000

What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document is shown in brackets below.

Property Damage

- Depreciation, wear and tear or other gradually operating cause or any process of cleaning, repair, restoration and re-siting other than such costs involved following insured damage.
- Damage arising from confiscation or detention by Customs or Government officials.
- Damage arising through theft from an Unattended or unlocked vehicle.
- Losses that are not directly associated with the incident that caused you to claim.

Your legal liability arising from:

- The death, injury or illness of you or your family or any person employed by you or your family;
- Loss or damage to any property that you or your family own or are responsible for;
A contract that says you or your family are liable for something which you or they would not otherwise have been liable for.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at your broker or insurance intermediary as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you. (For example on your welcome or renewal communication or on claim acknowledgement letters.)

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

How do I make a claim?

If you need to make a claim you can contact your broker as follows:-

Reich Insurance Brokers Ltd
Reich House, 197 -203 Chapel Street,
Manchester, Salford, M3 5EQ.

Telephone: 0161 834 8877

Exclusions

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
- war, revolution or any similar event;
- pollution or contamination which was:
 - the result of a deliberate act;
 - expected and not the result of a sudden, unexpected and identifiable incident.
- an act of terrorism.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phone and landlines)

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

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor of your decision, in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover and then refund the remainder of the premium you have paid.

Reich Brokers, Reich Insurance Brokers Ltd, Reich Healthcare Ltd and Reich Life Ltd

Reich Brokers, Reich Insurance Brokers Ltd and Reich Life Ltd are directly authorised and regulated by the Financial Conduct Authority.

Reich Healthcare Ltd is an Appointed Representative of both Reich Brokers and Reich Insurance Brokers Ltd who are directly authorised and regulated by the Financial Conduct Authority.

'Reich Group' and 'Reich Group of Companies' are trading styles of Reich Brokers, Reich Insurance Brokers Ltd, Reich Life Ltd and Reich Healthcare Ltd. 'Reich Life Sciences' and 'Reich Private Clients' are trading styles of Reich Brokers and Reich Insurance Brokers Ltd. 'Reich Insurance' is a trading style of Reich Insurance Brokers Ltd. 'Reich Insurance Brokers' is a trading style of Reich Brokers.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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