

BrooksBraithwaite

(Sussex) LTD

Part of the Petc^over[®] Group



Summary of Cover

Effective from 1st July 2026



Summary of Cover

Our insurance has been designed to meet the demands and needs of organisations wishing to insure the liability risks associated with animals in the UK, with the option to add cover for property and animal risks.

This document provides a summary of the features and benefits of our insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the Policy Terms and Conditions and Schedule.

A copy of the Policy Terms and Conditions is available on our website or upon request.

About Brooks Braithwaite



Brooks Braithwaite is part of the Petcover Group. We specialise in animal risks and pet insurance to ensure we really understand and cater for your needs.



We are trusted by tens of thousands of customers with their livelihood each year.



Having been established in February 1979, we have over 40 years' experience in assisting our client's in obtaining the insurance cover they require.



We are a specialist insurance intermediary, and we provide products tailored specifically for animal related risks.



About our Insurers



Ecclesiastical have over 135 years of specialist insurance experience.



Ecclesiastical are one of the most trusted insurers in their markets.

Our policies



help protect what matters most to our customers



and because we give all our available profits to charity



they make lives a little brighter too.



Ecclesiastical are part of the Benefact Group. A charity-owned international family of specialist financial services businesses.

Ecclesiastical have a history of caring for our people and customers to deliver best in class expertise and guidance.



Contents

This policy is made up of a number of sections of cover. Your quote or schedule will show which sections of cover you have selected.

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Cover

Overview

Depending upon your activities and requirements we offer the following cover to protect you and your business.



Property Damage

At the time of its damage, the rebuilding or replacement value of the property insured, up to the sum insured.

[For more details click on the heading](#)



Business Interruption

Following a loss from interruption of or interference with the business activities at the premises due to an event; the loss or revenue or increased in cost of working; during the indemnity period of 12 months.

[For more details click on the heading](#)



Loss of Licence

From a cause outside your control, the animal boarding establishment licence issued under the Animal Boarding Establishments Act 1963 (or as amended) is cancelled, for loss of money paid or payable to you for the business activities at the premises as a result of the cancellation.

[For more details click on the heading](#)



Money

The physical loss or destruction to money held in connection with the business; damage as a result of theft or attempted theft of money; and if the insured or any partner, director or employee of the insured; suffers an injury or emotional stress needing professional counselling; as a result of theft or attempted theft of business money involving assault or violence or the threat of assault or violence.

[For more details click on the heading](#)



Own Goods In Transit

Damage to goods (excluding animals) in transit including loading and unloading; within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man, including sea or air transits between these territories and damage to the clothing or personal effects or the driver of any vehicle or of any other person authorised to be in the vehicle.

[For more details click on the heading](#)



Specified All Risks

Accidental loss or destruction of or damage to property described on your schedule whilst in the UK, EU or Worldwide as specified on your schedule.

[For more details click on the heading](#)



Frozen Food

Damage to stock in a frozen food cabinet caused by deterioration or putrefaction due to rise or fall in temperature due to breakdown or defect of the cabinet; damage to stock in a frozen food cabinet caused by deterioration or putrefaction due to failure of the public electric supply and damage to stock in a frozen food cabinet caused by deterioration or putrefaction due to contamination of refrigerant or refrigerant fumes.

[For more details click on the heading](#)



Loss of Theft of Keys

Costs to replace locks if the keys kept in your custody & control for the business activities are lost or stolen and costs to replace keys if the keys kept in your custody & control for the business activities are lost or stolen.

[For more details click on the heading](#)



Employers Liability

Damages and legal costs for injury to an employee out of and in the course of their employment.

[For more details click on the heading](#)



Public Liability, Product Liability and Professional Liability

Damages and legal costs for accidental injury of any person or accidental damage to property; and damages and other costs and expenses for breach of professional duty by reason of negligence, error or omission.

[For more details click on the heading](#)



Care, Custody and Control of Animals

Veterinary Fees - The cost of any vet fees for treatment for an illness or injury to an animal that first occurred or showed signs whilst in your care or within 72 hours of leaving your care.

Death - The costs associated with an animal dying or having to be put to sleep as a result of an illness or injury, and the purchase price or market value of the animal, death following an injury or illness, whilst in your care.

Theft & Straying - The purchase price or market value of the animal, if an animal is stolen, strays or goes missing or deliberate release of an animal due to events details under property damage, whilst in your care.

Loss of Boarding Fees - For any business offering commercial animal boarding, the difference between your fees and the amount you charge the client, from the date of boarding to the date of death, theft or loss of the animal.

Advertising and Reward - The cost of advertising and the reward offered and paid if an animal is stolen or goes missing, whilst in your care.

Animals in Transit - The costs for veterinary fees, death, loss of boarding fees, advertising and reward, whilst the animal is in transit by non-professional road transit, including loading and unloading animals, within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man, including ferry crossings between these territories.

Custodial Responsibility - The costs, expenses and compensation in defending or settling any claim for negligence due to having an animal in your care.

[For more details click on the heading](#)

This summary relates to our standard policy cover, if you have specific needs or requirements which are not detailed in this summary, please contact us.

Property Damage

We cover the following types of property at the premises:

- Buildings (of standard and non-standard construction)
- Contents
- Stock
- Computer and Other Business Equipment
- Business Machinery
- Internal Fixed Glass

For damage caused by any of the following events:

→ Fire	→ Subterranean Fire
→ Lightning	→ Storm
→ Explosion	→ Flood
→ Aircraft	→ Escape of Water
→ Malicious persons	→ Impact by any road vehicle or animal
→ Riot	→ Sprinkler Leakage
→ Earthquake	→ Theft or Attempted Theft

If chosen, damage caused by any of the following events for Buildings, Contents and/or Stock:

- Accidental Damage



This is only a summary of the events; full details of the events are held within the Policy Terms and Conditions.



We will cover:

- ✓ At the time of its damage, the rebuilding or replacement value of the property insured, up to the sum insured.

Or at the insurers option, the reinstatement or replacement of the property.

If the value for any property declared is less than the value of the property at the time of damage, the amount payable will be proportionately reduced.

At each renewal your buildings and contents will be index linked. Index linking is increasing the sum insured of your buildings and contents by a percentage to reflect changes in the economic environment to prevent a proportionate amount paid due to under insurance.



More information can be found in the Policy Terms and Conditions.

We also offer the following additional cover

Alterations and additions	Up to 10% of the sum insured for each item or up to £50,000 in total, whichever is less
Professional fees (architects', surveyors', legal and consulting engineers' fees)	Included
Removal of debris	Included
Property (excluding stock) temporary removed from the property	Included
Dismantling and re-erection costs	Included
Additional metered water charges	Up to £2,000
Property at exhibitions	Up to £2,000 any one exhibition in England, Scotland, Wales, Northern Ireland, the channels Islands or the Isle of Man
Locating damage from escape of water or fuel oil	Up to £5,000
Landscaped grounds	Up to £5,000
Seasonal stock increase	Up to £10,000 or 20% of the sum insured for UK school holidays or 14 days either side any bank holiday
Lock replacement if keys are stolen or lost	Up to £5,000 (if contents are covered)
Office equipment at employees' homes	Up to £2,500 any one item or £5,000 any one claim (if contents are covered)



Full details of the additional cover provided under the policy can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions

✗	Damage to any animal
✗	Any wall, fence or gate in the open
✗	Damage resulting from subsidence, landslip or heave
✗	Any property insured by any other policy or policies

✘	Any losses that are not directly associated with the incident which cause you to claim
✘	Any consequential loss of any kind
✘	Any loss in connections with an excluded territory



All section and policy exclusions are detailed in the Policy Terms and Conditions.

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What are your obligations:

Section Conditions	
•	You shall at your own expense provide all plans, documents, books and information as reasonably required if any property is to be reinstated or replaced by you.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

Business Interruption

Provided there is cover in force for property at the premises for any of the following events:

→ Fire	→ Subterranean Fire
→ Lightning	→ Storm
→ Explosion	→ Flood
→ Aircraft	→ Escape of Water
→ Malicious persons	→ Impact by any road vehicle or animal
→ Riot	→ Sprinkler Leakage
→ Earthquake	→ Theft or Attempted Theft

If chosen, damage caused by any of the following events for Buildings, Contents and/or Stock:

→	Accidental Damage
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This is only a summary of the events; full details of the events are held within the Policy Terms and Conditions.

We will cover:

Following a loss from interruption of or interference with the business activities at the premises due to an event	
✓	The loss of revenue or increase in cost of working
✓	During the maximum indemnity period of 12 months

If the sum insured declared is less than the annual revenue, the amount payable will be proportionately reduced.



More information can be found in the Policy Terms and Conditions.

We also offer the following additional cover

Accountants' charges	Included
Property Stored elsewhere	Up to 10% of the sum insured or up to £50,000, whichever is less
Denial of Access - Damage to neighbouring property	Up to 10% of the sum insured or up to £50,000, whichever is less



Full details of the additional cover provided under the policy can be found in the Policy Terms and Conditions.

We will not cover:

x	Exclusions under the Property damage section apply other than exclusion 9) Consequential loss of any kind.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations:

Section Conditions	
•	Accounts, other business books or any evidence the insurers required must be provided.



All section and policy conditions are detailed in the Policy Terms and Conditions.

Loss of Licence

We will cover:

From a cause outside your control

- ✓ The animal boarding establishment licence issued under the Animal Boarding Establishments Act 1963 (or as amended) is cancelled
- ✓ For loss of money paid or payable to you for the business activities at the premises as a result of the cancellation.



More information can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions

✗	Any claim if you are entitled to compensation for the cancellation
✗	Any cancellation due to alteration in the law
✗	Any claim due to the premises altered without the approval of the authority, premises closed when not required by law or the premises not maintained in good sanitary or general repair
✗	Any claim due to non-compliance of the direction or requirements of the licencing authority
✗	Any claims caused by your bankruptcy or insolvency



All section and policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations:

Section Conditions

•	If you become aware of any proceedings against or conviction of the registered manager at the premises, for any breach of law, or any matter whatsoever whereby their character or reputation is affected, you must notify the insurers as soon as possible and supply any additional information the insurers require.
•	In the event of cancellation or notice of intended cancellation or you becoming aware of any complaint or any circumstance that may result in cancellation of the licence, you must inform the insurer within 24 hours, thereafter allow the insurers requirements to be completed.



All section and policy conditions are detailed in the Policy Terms and Conditions.

Money

We will cover:

✓	The physical loss or destruction to money held in connection with the business
✓	Damage as a result of theft or attempted theft of money
✓	If the insured or any partner, director or employee of the insured; suffers an injury or emotional stress needing professional counselling; as a result of theft or attempted theft of business money involving assault or violence or the threat of assault or violence.

For the following cover levels

Physical loss or destruction to money and/or damage as a result of theft or attempted theft of money	Amount shown on your quote or schedule
For any one safe or strongroom	£4,000
Clothing or personal effect for any one person	£500
Injury resulting in death	£25,000
Injury resulting in loss of limb(s) or loss of sight	£25,000
Injury resulting in permanent total disablement	£25,000
Injury resulting in temporary total disablement per week	£100 (up to 104 weeks)
Injury resulting in temporary partial disablement per week	£50 (up to 104 weeks)
The cost of professional counselling per hour	£50
The cost of professional counselling for any one person	£1,000
The cost of professional counselling in total	£5,000



More information can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions

✗	Loss arising from the dishonesty of any partner, director, family member or employee of the insured
✗	Loss due to theft from any unattended vehicle unless protected as per Policy Terms and Conditions.

x	Loss of any money whilst in transit unless due to assault, violence or threat of violence.
x	Any shortage due to error, omission or mysterious disappearance.
x	Any loss resulting from outside, England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.



All section and policy exclusions are detailed in the Policy Terms and Conditions.



What are your obligations:

Section Conditions	
•	You must keep written records of all money, secure and lock all money containers when left unattended and notify the police immediately in the event of a loss.
•	Unattended vehicles must have all security locks, alarms and other security devices in working condition and items left in unattended vehicles are kept in secure conditions.
•	Amounts from £2,000 to £4,000 in transit must be accompanied by two able-bodied adults.
•	Amounts from £4,000 to £15,000 in transit must be accompanied by three able-bodied adults.
•	Amounts in excess of £15,000 in transit must be accompanied by a professional security company.



All section and policy conditions are detailed in the Policy Terms and Conditions.

Own Goods In Transit

We will cover:

- | | |
|---|---|
| ✓ | Damage to goods (excluding animals) in transit including loading and unloading; within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man, including sea or air transits between these territories. |
| ✓ | Damage to the clothing or personal effects of the driver of any vehicle or of any other person authorised to be in the vehicle |



More information can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions

x	Damage to contents of any package not involving outward and visible damage to the package.
x	Damage in respect of jewellery, precious stones, precious metals, bullion, furs, works of art, rare books, money, bonds, securities of any description, deeds, documents, manuscripts, business books, plans, designs, livestock or the Insured's own machinery.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations:

Section Conditions

•	You must exercise due care in selecting employees to be entrusted with goods or vehicles.
•	When goods are in an unattended vehicle, you must ensure that all reasonable measures are taken to ensure they are kept in secure conditions.
•	For any vehicles containing goods you must ensure all locks, alarms and other security devices must be maintained in working conditions.
•	Amounts from £2,000 to £4,000 in transit must be accompanied by two able-bodied adults.
•	Amounts from £4,000 to £15,000 in transit must be accompanied by three able-bodied adults.
•	Amounts in excess of £15,000 in transit must be accompanied by a professional security company.



All section and policy conditions are detailed in the Policy Terms and Conditions..

Specified All Risks

We will cover:



Accidental loss or destruction of or damage to property described on your schedule whilst in the UK, EU or Worldwide as specified on your schedule.



More information can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions

x	Theft or attempted theft from an unattended vehicle without vehicle protections in place.
x	Damage caused by operating causes, faulty design or faulty materials.
x	Damage caused by corrosion, dust, rust, rot, contamination, mildew, mould, fungus, vermin.
x	Damage caused by you or your employees' workmanship or operation error.
x	Damage caused by fraud or dishonestly.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations:

Section Conditions

•	When property is in an unattended vehicle, you must ensure that all locks, windows and other openings are closed and securely fastened, and all alarms are operative.
•	When property is in an unattended vehicle, you must ensure that all alarms and security devices are operative.
•	For any vehicles containing property you must ensure all locks, alarms and other security devices must be maintained in working conditions.
•	You must notify the insurer of any claim for damage within 30 days of it occurring.
•	You shall at your own expense provide all documents, books and information as reasonably required if any property is to be reinstated or replaced by the insurers.



All section and policy conditions are detailed in the Policy Terms and Conditions.

Frozen Food

We will cover:

✓	Damage to stock in a frozen food cabinet caused by deterioration or putrefaction due to rise or fall in temperature due to breakdown or defect of the cabinet.
✓	Damage to stock in a frozen food cabinet caused by deterioration or putrefaction due to failure of the public electric supply.
✓	Damage to stock in a frozen food cabinet caused by deterioration or putrefaction due to contamination of refrigerant or refrigerant fumes.



More information can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions	
✗	Damage due to wearing out of any part of the machine caused by ordinary usage.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

Loss or Theft of Keys

We will cover:

✓	Costs to replace locks if the keys kept in your custody & control for the business activities are lost or stolen.
✓	Costs to replace keys if the keys kept in your custody & control for the business activities are lost or stolen.



More information can be found in the Policy Terms and Conditions.



We will not cover:

Section Exclusions	
✗	Theft unless force and/or violence or the threat of violence.
✗	Yours, your employees', their family's or club/society member's personal or vehicle keys.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

Employers Liability

We will cover:

- ✓ Damages and legal costs for injury to an employee out of and in the course of their employment.

 More information can be found in the Policy Terms and Conditions.

We also offer the following additional cover

Unsatisfied court judgements	At your request pay the employee or their personal representatives the damages which remain unsatisfied subject to there being no appeal outstanding.
Compensation for court attendance	£500 for any of you, your directors, trustees or partners or £250 for any employed person, if we require them to attend court as a witness in connection with a claim.
Health and safety at work	Up to £500,000 for legal costs and expenses and costs awarded against you in connection with the defence of any criminal proceedings brought for a breach of the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978.

 Full details of the additional cover provided under the policy can be found in the Policy Terms and Conditions.

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We will not cover:

Section Exclusions

✗	More than £5,000,000 in respect of an act of terrorism.
✗	More than £5,000,000 in respect of any offence defined in the Corporate Manslaughter and Corporate Homicide Act 2007.
✗	Fines or penalties.

 All section and policy exclusions are detailed in the Policy Terms and Conditions.

Public Liability, Products Liability and Professional Indemnity

We will cover:

- ✓ Damages and legal costs for accidental injury of any person or accidental damage to property.
- ✓ Damages and other costs and expenses for breach of professional duty by reason of negligence, error or omission.



More information can be found in the Policy Terms and Conditions.

We also offer the following additional cover

Cross liabilities and Member to Member	If the insured comprises of more than one party, we will indemnify to each in the same manner. If you are a club / society, we will indemnify to each party in the same manner.
Compensation for court attendance	£500 for any of you, your directors, trustees or partners or £250 for any employed person, if we require them to attend court as a witness in connection with a claim.
Contingent motor liability	Any mechanically propelled vehicle which is neither owned by you nor provided by you.
Data Protection	Up to £1,000,000 for damages and up to £100,000 for costs for breach or alleged breach of Data Protection Legislation.
Defective Premises	In connection with premises or land disposed of by you, Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975.
Overseas personal liability	Legal liability incurred in a personal capacity while such persons are temporarily outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man in connection with the business.
Prosecution defence costs	Defence of any criminal proceedings or an appeal against a conviction arising from such proceedings brought for a breach of the Health and Safety at Work etc. Act 1974 or the Health

	and Safety at Work (Northern Ireland) Order 1978; Part II of the Consumer Protection Act 1987; or the Food Safety Act 1990.
Clean up costs	Up to £1,000,000 for the costs incurred by a government agency, or regulatory body, or you, where a government agency or regulatory body would have required remediation in carrying out action to curtail or minimise or remediate a sudden pollution or contamination incident of which you are legally responsible.
Libel slander and breach of intellectual property rights	Up to £250,000 for the publication or utterance by you or on your behalf of a libel or slander; or infringement of trademark, registered design, copyright or patent right; in connection with your business.
PR crisis communication	Up to £25,000 for the reasonable costs incurred for the services of marketing and public relations specialists to help minimise the risk of damage to your reputation or public and market confidence in your business.



Full details of the additional cover provided under the policy can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions	
✘	Animals requiring registration under the Dangerous Dogs Act or the Dangerous Wild Animals Act, unless stated to the contrary on your schedule.
✘	Abuse of any nature whether direct or indirect.
✘	Injury to any employed person.
✘	Damaged to property which is owned or held in trust by you.
✘	Products exported by you or on your behalf to the United States of America or Canada.
✘	Any work undertaken outside of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.
✘	Any contract in respect of products supplied or contract work executed by you.
✘	More than £5,000,000 in respect of an act of terrorism.

	More than £5,000,000 in respect of any offence defined in the Corporate Manslaughter and Corporate Homicide Act 2007.
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All section and policy exclusions are detailed in the Policy Terms and Conditions.

Care, Custody and Control of Animals

We will cover:

✓	Veterinary Fees - The cost of any vet fees for treatment for an illness or injury to an animal that first occurred or showed signs whilst in your care or within 72 hours of leaving your care.
✓	Death - The costs associated with an animal dying or having to be put to sleep as a result of an illness or injury, and the purchase price or market value of the animal due to death following an injury or illness, whilst in your care.
✓	Theft & Straying - The purchase price or market value of the animal, if an animal is stolen, strays or goes missing or deliberate release of an animal due to events details under property damage, whilst in your care.
✓	Loss of Boarding Fees - For any business offering commercial animal boarding, the difference between your fees and the amount you charge the client, from the date of boarding to the date of death, theft or loss of the animal.
✓	Advertising and Reward - The cost of advertising and the reward offered and paid if an animal is stolen or goes missing, whilst in your care.
✓	Animals in Transit - The costs for veterinary fees, death, loss of boarding fees, advertising and reward, whilst the animal is in non-professional road transit, including loading and unloading animals, within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man, including ferry crossings between these territories.
✓	Custodial Responsibility - The costs, expenses and compensation in defending or settling any claim for negligence due to having an animal in your care.



More information can be found in the Policy Terms and Conditions.

We will not cover:

Section Exclusions	
✗	Any amount caused by an animal with the same owner.
✗	Any animals less than 8 weeks old.
✗	Any animal in your care for more than 6 months.
✗	Any quarantine animals, strays, rescued animals, or any animals owned by or the responsibility of a local authority, charity or public body.
✗	Any dog that must be registered under the Dangerous Dogs Act.
✗	Any amount from any illness unless the animal is currently vaccinated against it and such vaccination is up to date.
✗	Any amount if the injury happened or illness showed before the animal was in your care.

x	The cost of any treatment after more than 30 days.
x	Any preventative treatment.
x	The cost of general health improvers, prescription diet food, killing and controlling fleas, pregnancy or giving birth, cosmetic dentistry, vaccinations, spaying or castration, supply of special diets, housing or bedding, cremation, burial or disposal.



All section and policy exclusions are detailed in the Policy Terms and Conditions.

What are your obligations:

Section Conditions	
•	You must check the animal and only accept the animal if in good health.
•	You must arrange for a vet to examine and treat the animal as soon as possible after it has shown signs of an injury or an illness.
•	You must take proper care of the animal whilst in your care and comply with the requirements of the Animal Welfare Act 2006.
•	You must tell the police and ask for the crime reference number or written confirmation of their report; and tell all the vets within a reasonable distance of the area where the animal was last seen, if stolen or missing.
•	You must not admit responsibility or agree to pay any monies or enter any negotiations with the claimant or any person representing the claimant regarding the incident. You must immediately notify us and send to us any letter, writ, summons or particulars of claim. Do not reply to any correspondence from the claimant or the claimant's representatives without our prior written consent.



All section and policy conditions are detailed in the Policy Terms and Conditions.

What is not covered?

→ Territorial limits	→ Cyber exclusion
→ War risks	→ Date recognition
→ Radioactivity and biochemical weapons	→ Excess
→ Sonic bangs	→ Terrorism
→ Pollution or contamination	→ Micro organisms
→ Changes in water table level	→ Wear and tear
→ Cyber loss limited	→ Infectious or communicable disease
→ Cyber liability	



All policy exclusions along with more information are detailed in the Policy Terms and Conditions.

What are my obligations?

→ Duty of fair presentation	→ Intruder alarms
→ Reasonable care	→ Non invalidation
→ Alteration of risk	→ Waste
→ Your duties for claims	→ Stillage
→ Claims our rights	→ Arbitration
→ Contribution by other insurance policies	→ Cancellation
→ Fraudulent claims	→ Sanctions
→ Unoccupied buildings	→ Assignment
→ Security	→ Rights of third parties
→ Fire extinguishing appliances and fire alarm installations	



All policy conditions along with more information are detailed in the Policy Terms and Conditions.

Questions answered

Who is the policy underwritten by?

Ecclesiastical Insurance Office plc.

How long will the policy run for?

Generally 12 months from the start date shown on your policy schedule.

What are the payment options?

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 in the Policy Terms and Conditions.

Where am I covered?

In England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule and policy document.

What are my obligations?

You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.

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 you become aware of any event which may result in a claim.

How can the policy be cancelled?

You can cancel the policy within 14 days of receiving the policy documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding.

If you do not cancel within the initial 14 day period, your insurance may be cancelled at any time, you will be liable for the payment of premium for the time that your insurance has been in force plus the period to the end of the calendar month in which it is cancelled. In the event of cancellation where there has been a claim under your insurance, you will be liable to pay the full annual premium.

Full details of our cancellation procedure is detailed in the Policy Terms and Conditions

What happens at renewal?

We will automatically renew your policy on the renewal date, we will write to you at your last known address (email or post) confirming this in advance of your renewal.

If you pay the annual premium by direct debit, we will continue to collect your direct debit payments as shown on your Payment Information.

If you have chosen to pay your annual premium in full by credit/debit card, we will enclose details of the annual premium with your renewal documents.

How do I make a claim?

In the event of a claim please notify us as soon as possible by:

 **0345 982 5499**

Our office is open Monday to Friday 08:00 to 20:00 Saturday to Sunday 09:00 to 18:00.

 **enquiries@brooksbraithwaite.com**

 **Brooks Braithwaite (Sussex) Ltd, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX**

In the event of an urgent claim occurring outside of office hours, you should contact Ecclesiastical Insurance Office plc:

 **0345 603 8381**

Please confirm you hold a Brooks Braithwaite commercial policy, full details of the claim and have your Schedule to hand confirming your policy reference and coverage at notification of the claim.

Full details of our claims procedure is detailed in the Policy Terms and Conditions.

How do I make a complaint?

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter in the first instance to us.

 **Brooks Braithwaite (Sussex) Ltd, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX**

 **0345 982 5499**

 **enquiries@brooksbraithwaite.com**

 **www.brooksbraithwaite.com**

Full details of our complaints procedure is detailed in the Policy Terms and Conditions.

What happens if your insurers Ecclesiastical can't meet its obligations?

Ecclesiastical Insurance plc are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this Scheme if they are unable to meet its obligations to you under this contract.

If you were entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract.

Further information about the Scheme is available from the

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

 **020 7741 4100**

 **www.fcsc.org.uk**



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