

# Memorial Stone Insurance

## Insurance Product Information Document



Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: StoneGuard Memorial Stone Insurance Policy

This document provides a summary of the key information relating to this memorial stone insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

StoneGuard provides cover for loss of or damage to your memorial stone situated within the British Isles.



#### What is insured?

- ✓ Accidental damage including Vandalism (malicious damage), Storm, Theft, Impact e.g. by a mower.
- ✓ Flood.
- ✓ Falling trees.
- ✓ 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.
- ✓ Subsidence.
- ✓ Legal responsibility to pay damages up to £2,000,000 arising from ownership of the Memorial Stone which results in accidental injury of any person or Damage to property



#### Are there any restrictions on cover?

- ! No more than five claims during a policy period.



#### Where am I covered?

- ✓ Cover applies to your memorial stone situated within the British Isles or elsewhere by special arrangement.



#### What are my obligations?

- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must take all reasonable steps to prevent damage to your memorial stone.
- If you discover any defect or damage you must make it good as soon as practicable.
- You must pay the premium.
- You must keep us advised of any change of address and contact details.



#### What is not insured?

- ✗ Depreciation, wear and tear.
- ✗ Gradual operating cause or any process of cleaning repair restoration and re-siting other than costs involved following insured damage.
- ✗ Confiscation or detention by Customs or Government officials.
- ✗ Theft from an unattended or unlocked vehicle.
- ✗ Losses not directly associated with the incident that caused you to claim.
- ✗ Damage that occurred before cover commenced.
- ✗ Pollution or contamination.
- ✗ Radioactive Contamination.
- ✗ Sonic Bangs, Terrorism, or War Risks.
- ✗ Any legal liability
  - For Damage to Your own property
  - Arising in connection with any vehicle
  - For any alterations to the Memorial Stone
  - For Damage to property caused by subsidence
  - For fines or penalties
  - For compensation awarded by a Criminal Court
  - For punitive damages



#### When and how do I pay?

Contact the Customer Service team at Bridge Insurance Brokers on 0800 634 7078.



#### When does the cover start and end?

Please refer to your Certificate of Insurance.



#### How do I cancel the contract?

Contact the Customer Service team at Bridge Insurance Brokers on 0800 634 7078.