



STONEGUARD MEMORIAL STONE INSURANCE

Policy

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Welcome to Stoneguard Insurance

Thank you for taking out a policy through Bridge Insurance Brokers Ltd.

We hope you will not ever need to make a claim. However, should you ever have to, you can rest assured that you will enjoy excellent service from our team of claims specialists.

Please read this Policy Wording booklet and your Certificate of Insurance carefully as they tell you everything you need to know about the protection your policy offers.

Should you have any questions about your cover, or wish to make any changes to the policy, please contact:

Bridge Insurance Brokers Ltd.
Cobac House
14-16 Charlotte Street
Manchester
M1 4FL

Telephone: 0800 634 7078

Email: stoneguard@bridgeinsurance.co.uk

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your Certificate of Insurance.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Economic, Financial or Trade Sanctions

We shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any Prohibition.

If any such Prohibition takes effect during the Period of Insurance We or You may cancel that part of this Policy which is prohibited or restricted with immediate effect by giving written notice to You or Us at the last known address.

If the whole or any part of the Policy is cancelled We shall if and to the extent that it does not breach any Prohibition give You a full refund of premium for any unexpired period of cover. We will do this only if You have not made a claim during the Period of Insurance.

For the purposes of this condition Prohibition shall mean any economic, financial or trade sanctions imposed by the European Union or United Kingdom, or any other prohibition or restriction imposed by law or regulation of the country of which this Policy is issued or would otherwise provide cover.

Claims

Should you wish to make a claim under your policy you should call the claims team on 0161 234 9393.

Loss, damage, accident or claim must be reported in writing as soon as reasonably practicable to:

Bridge Insurance Brokers Ltd.,
Cobac House,
14-16 Charlotte Street,
Manchester
M1 4FL.

Full details on what you must do in the event of a claim are detailed under "Making a Claim" in the Claims Conditions section of this policy.

Customer Care Helpline

As part of our commitment to customer care, we have provided an additional service to help you when you need it most.

Stress/Bereavement Counselling
(available 24 hours)
Tel. 01455 251500
(Please quote reference number 70108).

Compensation

Bridge Insurance Brokers and Royal & Sun Alliance Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

Further information about the compensation scheme can be obtained from the FSCS.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium, terms, and conditions that will apply for the following insurance period. If you wish to change cover or to cancel it then please tell us before the renewal date.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Your right to cancel the policy' above.

Arranged by:

Bridge Insurance Brokers Ltd.

Underwritten by:

Royal & Sun Alliance Insurance plc, which is authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.



About Your Insurance Policy

Your insurance policy is made up of this Policy Wording and the Certificate of Insurance which shows the sums insured, the premium You will pay, and any other terms which apply to Your policy.

You should read the Certificate of Insurance and the Policy Wording together, to tell You what is covered and what is not covered, how We settle claims and other important information.

Some words in this policy have a special meaning. They start with a capital letter whenever they appear in the policy, and are listed under "Definitions" in the subsequent pages.

We have set out 'What is covered' to the left of each page, and 'What is not covered' to the right.

There are also some special exclusions which apply to the whole of certain Insurances.

The Insurance Contract

This insurance policy is a legal contract between You and Us. Our acceptance of this risk is based on the information You gave Us when You applied for the insurance and any subsequent information which You have supplied.

This Policy has been issued by Royal & Sun Alliance Insurance plc.

Definitions

Accidental Damage

Accidental loss, destruction or damage including damage caused by:

- Subsidence
- Malicious Damage/Vandalism
- Theft or attempted theft
- Impact
- Storm
- Flood
- Falling Trees
- Frost
- Staining, other than by natural weathering, caused by tree sap, bird or animal droppings or flowers

British Isles

England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

Broker

Bridge Insurance Brokers Ltd.

Certificate of Insurance

The evidence of insurance issued to You.

Damage

Loss, destruction or damage.

Endorsement

Any alteration made to the policy, which has been agreed by Us in writing.

Family

Parents and children over the age of 16.

Injury

Bodily injury, mental injury, death, disease, wrongful arrest or false imprisonment.

Memorial Stone

The memorial stone identified in the Certificate of Insurance.

Period of Insurance

The period shown in the Certificate of Insurance and any further period for which You have paid or have agreed to pay and We have accepted or have agreed to accept Your premium.

We/Us/Our/Company

Royal & Sun Alliance Insurance plc.

You/Your

The Insured Person shown in the Certificate of Insurance

Property Damage Insurance

What is covered

- 1 Accidental Damage to the Memorial Stone.
- 2 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.
- 3 Damage caused by Council action arising out of concerns for health and safety.

What is not covered

- 1 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.
- 2 Damage arising from confiscation or detention by Customs or Government officials.
- 3 Damage arising through theft from an unattended or unlocked vehicle.
- 4 Losses that are not directly associated with the incident that caused You to claim.
- 5 Damage occurring or arising from an event which occurred prior to the inception of this policy.
- 6 **Pollution or Contamination**
Damage caused by or arising out of pollution or contamination which
 - i) was the result of an intentional act
 - ii) was expected or should have been expected
 - iii) did not occur during any Period of Insurance.
- 7 **Radioactive Contamination**
Damage or any loss or expense whatsoever resulting or arising therefrom or any loss directly or indirectly caused by or contributed to by or arising from
 - A) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - B) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

What is covered

What is not covered

8 **Sonic Bangs**

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

9 **Terrorism**

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

10 **War Risks**

Damage arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

How We Settle Claims for Property Damage

If the Memorial Stone suffers accidental Damage within the British Isles by any cause not excluded under "What is not covered" We will pay You the amount of loss or at Our option reinstate or replace such property provided that Our liability shall not exceed:

- A) the Memorial Stone Value shown in the Certificate of Insurance
- B) five times the Memorial Stone Value shown in the Certificate of Insurance in any one Period of Insurance.

Index Linking

The value shown in the Certificate of Insurance for the Memorial Stone shall, during the Period of Insurance, be increased by an amount of inflation agreed by Us.

Replacement or Repair

We may at Our own option repair or replace any property destroyed or damaged but only as circumstances permit and in a reasonably sufficient manner.

Reinstatement of value

Requests for reinstatement of value following exhaustion of the total amount payable as defined within will be considered and, if granted, the following endorsement will apply and an additional premium may be required:

In the event of loss covered by this Insurance and in the absence of written notice by Us or You to the contrary within 30 days, the amount of the loss will be reinstated automatically and totally as from the date of the loss and You undertake to pay such additional premium as may be required.

Public Liability Insurance

What is covered

- 1 Your legal responsibility to pay damages, costs and expenses arising from ownership of the Memorial Stone in respect of accidents happening within the British Isles during the Period of Insurance resulting in
 - A) accidental injury of any person
 - B) Damage to property.

The most We will pay is £2,000,000 in respect of any one incident.

What is not covered

- 1 Any legal liability for Damage to any property belonging to You or in Your charge or control or of any member of Your Family or household or to a person in Your or their service.
- 2 Any legal liability arising in connection with
 - A) any vehicle
 - B) carrying out alterations, additions, repairs or decorations to any part of the Memorial Stone
 - C) Damage to property by subsidence or heave of the site where the Memorial Stone stands or landslip.
- 3 Any legal liability for
 - A) fines or penalties
 - B) compensation ordered or awarded by a Court of Criminal Jurisdiction
 - C) aggravated, exemplary or punitive damages awarded by court outside the British Isles.

Exclusions which apply to the whole policy

1 Existing Damage

Damage occurring or arising from an event which occurred prior to the inception of this policy.

2 Pollution or Contamination

Damage or any legal liability caused by or arising out of pollution or contamination which

- i) was the result of an intentional act
- ii) was expected or should have been expected
- iii) did not occur during any Period of Insurance.

3 Radioactive Contamination

Damage or any legal liability directly or indirectly caused by or contributed to by or arising from

- A) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- B) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4 Sonic Bangs

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

5 Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

6 War Risks

Damage or any legal liability arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Claims Conditions

1 Making a Claim

Where an event which could give rise to a claim under this policy happens You must

- A) tell Us as soon as reasonably practicable and provide Us with all information or help that We may reasonably ask for
- B) pass to Us immediately, unanswered, any letter, writ or document relating to the claim
- C) not admit or deny liability, offer, reject, negotiate or agree to pay any claim without Our written consent.

Failure to comply with any of these conditions may result in Us not paying Your claim.

2 Our Control of Claims

We will be entitled to take over and conduct in Your name the defence or settlement of any claim.

We may also start legal action in Your name but at Our expense and for Our own benefit) to recover from others compensation in respect of anything covered by this policy.

You will give Us all the help and information We may reasonably need to settle or defend any claim or to start legal proceedings.

3 Other Insurances

If at the time of any incident which results in a claim under this policy there is any other insurance covering the same loss, damage or liability or any part of it, We will only pay Our proportionate share of the claim.

Policy Conditions

1 Cancelling the Policy

You may cancel the contract by giving Us at least 30 days notice in writing. If You cancel the policy, You may be entitled to a refund of premium if no claim has been made during the current Period of Insurance.

We may cancel this policy by giving You at least 14 days notice at your last known address. If We cancel the policy, We will refund premium paid for the remainder of the Period of Insurance.

2 Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both You and We may choose the law which applies to this contract, to the extent permitted by those laws. Unless You and We agree otherwise in writing, We have agreed with You that the law which applies to this contract is the law which applies to the part of the United Kingdom in which You are based, or, if You are based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which You are based.

We and You have agreed that any legal proceedings between You and Us in connection with this contract will only take place in the courts of the part of the United Kingdom in which You are based, or, if You are based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which You are based.

3 Transfer of Interest

You may not transfer Your interest in the policy without Our written approval.

4 Your duty to prevent loss or damage

You must take all reasonable steps to prevent Damage to the Memorial Stone. If **You** discover any defect or danger, **You** must make it good as soon as practicable and in the meantime take such additional precautions as circumstances reasonably require.

Complaints Procedure

Our Commitment to Customer Service

We are committed to going the extra mile for our customers. If you believe the service you expected has not been delivered we want to hear from you so that we can try to put things right.

We take all complaints seriously and following the process below will help us understand your concerns and give you a fair response.

Should you experience a problem (whether regarding insurance cover or in connection with a claim) please contact

StoneGuard

Post Department SG
Bridge Insurance Brokers Limited,
Cobac House,
14-16 Charlotte Street,
Manchester
M1 4FL

Telephone 0800 634 7078 (free from mobile phones and landlines).

e-mail compliance@bridgeinsurance.co.uk

We aim to resolve your concerns by the end of the third business day following receipt of your complaint. Our experience tells us that most difficulties can be sorted out within this time.

In the event that your concerns have not been resolved within this time, we will contact you to advise what steps we are taking. Once your complaint has been thoroughly reviewed, we will advise you of the outcome within eight weeks of your complaint being received.

Our promise to you

All complaints will be

- Acknowledged promptly
- Investigated quickly and thoroughly
- Resolved as quickly as possible and you will be informed of progress

If you are still not happy

If you are still unhappy after our review and response or you have not received a written offer of resolution within eight weeks of the date your complaint was received you may be eligible to refer your case to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at:

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

Telephone: 0800 0234567 (free from mobile phones and landlines).
0300 1239123 (same rate as 01 or 02 numbers on mobile phone tariffs)

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

Website: www.financial-ombudsman.org.uk

You have six months from the date of the final response to your complaint to refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action, however the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Feedback

We value your feedback and suggestions as we are committed to treating all our customers fairly and providing the best possible service. If we fall short of this promise we apologise and aim to do everything possible to put things right.

How We Use Your Information

Please read the following carefully as it contains important information relating to the details that You have given Us. You should show this notice to any other party related to this insurance.

Who We are

Stoneguard Memorial Stone is underwritten by Royal & Sun Alliance Insurance plc.

You are giving Your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement 'We' 'Us' and 'Our' refers to the Group unless otherwise stated.

How Your information will be used and who We share it with

Your information comprises of all the details We hold about You and Your transactions and includes information obtained from third parties.

If You contact Us electronically, We may collect Your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by Your service provider.

We may use and share Your information with other members of the Group to help Us and them

- Assess financial and insurance risks
- Recover debt
- Prevent and detect crime
- Develop Our services, systems and relationships with You

- Understand Our customers' requirements
- Develop and test products and services.

We do not disclose Your information to anyone outside the Group except

- Where We have Your permission, or
- Where We are required or permitted to do so by law, or
- To credit reference and fraud prevention agencies and other companies that provide a service to Us, Our partners or You, or
- Where We may transfer rights and obligations under this agreement.

We may transfer Your information to other countries on the basis that anyone We pass it to provides an adequate level of protection. In such cases the Group will ensure it is kept securely and used only for the purpose for which You provided it. Details of the companies and countries involved can be provided on request.

From time to time We may change the way We use Your information. Where We believe You may not reasonably expect such a change We shall write to You. If You do not object, You will consent to that change.

We will not keep Your information for longer than is necessary.

You are entitled to receive a copy of the information held about you and for any inaccuracies to be corrected.