

Underwritten by



STONEGUARD MEMORIAL STONE INSURANCE

Policy

Arranged by



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Welcome to Stoneguard Insurance

Thank you for taking out a policy with 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 Booklet, your Schedule 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: 0500 820 420
e-mail: 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 schedule.

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

Claims

To help us deal with your claim quickly, it is advisable to read your Policy Wording carefully – this will give you a good idea of the sort of information we need.

Should you wish to make a claim under your policy you should call the claims team on 01 61 234 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.

In case of theft and/or malicious damage, immediate notification of loss or damage must be reported to the Police.

Any letter, writ or document relating to the claim must be sent to the Insurer as soon as reasonably practicable.

You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our permission.

Complaints

We aim to give our customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Bridge Insurance Brokers Ltd. at the address on page 6. We will tell you what we will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint please contact us at the appropriate address on page 6.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address on page 6. If you make a complaint, your right to legal action against us is not affected.

Stoneguard Insurance

Customer Relations
Bridge Insurance Brokers Ltd.
Cobac House
14-16 Charlotte Street
Manchester
M1 4FL
Telephone: 0500 820 420
e-mail: compliance@bridgeinsurance.co.uk

RSA Customer Relations

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA
Telephone: 0800 1076161
Fax: 01422 325227
e-mail: crt.halifax@uk.rsagroup.com

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

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.

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

Premiums may be paid by credit/debit card or by cheque/postal order.

A limit of £100 applies in respect of payment by credit card.

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.

Termination of the contract

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.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. We have chosen Scottish Law if you live in Scotland and English Law if you live elsewhere in the United Kingdom.

The language used in this policy and any communications relating to it will be English.

Arranged by:

Bridge Insurance Brokers Ltd.

Underwritten by:

Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Definitions

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 the Policyholder.
Company	Royal & Sun Alliance Insurance plc.
Damage	Accidental 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 on the schedule 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.
Policyholder/you	The person(s) named as policyholder in the schedule.

Property Damage Insurance

If any of the Property insured described in the Certificate of Insurance suffers damage within the British Isles by any cause not excluded the Company will pay the Policyholder the amount of loss or at its option reinstate or replace such property provided that the Company's liability shall not exceed:

- (a) the maximum Memorial Stone value shown in the Certificate of Insurance;
- (b) five times the maximum Memorial Stone value shown in the Certificate of Insurance in any one Period of Insurance.

What is covered

Accidental Damage to the Memorial Stone.

This includes:

- Subsidence
- Malicious Damage/Vandalism
- Theft or attempted theft
- Impact
- Storm

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.

What is not covered

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.

Loss or damage arising from confiscation or detention by Customs or Government officials.

Loss or damage arising through theft from an unattended or unlocked vehicle.

Losses that are not directly associated with the incident that caused you to claim.

Fines and Penalties.

Compensation ordered or awarded by a Court of Criminal Jurisdiction.

Aggravated, exemplary or punitive damages awarded by court outside the British Isles.

Public Liability Insurance

What is covered

Claims made on the Insured 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 death of or bodily injury to any person not being a member of the Policyholder's family or household, nor at the time of sustaining such injury engaged in the service of the Insured.
- (b) accidental loss of or damage to property not belonging to or in the charge of or under control of the Policyholder or a member of the Policyholder's family or household or of a person in his service.

The total liability of the Company shall not exceed £2,000,000 per incident.

What is not covered

Claims in respect of Liability arising in connection with:

- (a) any vehicle
- (b) carrying out alterations, additions, repairs or decorations to any part of the Memorial Stone
- (c) loss or damage to property by subsidence and/or heave of the site where the Memorial Stone stands and landslip.

General Conditions and Exclusions

Conditions which apply to the whole policy

Company's Rights

We may take over and conduct in the name of the Policyholder with complete and exclusive control, the defence or settlement of any claim.

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

The Policyholder must give us all the help and information we may need to settle or defend any claim or to start legal proceedings.

Data Protection

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.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Data Protection Act 1998

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. In all cases, the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

How to contact the data protection liaison officer

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

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

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 rateable proportion of the claim.

Period of Insurance

60 months from the commencement date shown on the Certificate of Insurance and any subsequent period for which the Insurer accepts payment of renewal premium.

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 insured by this Policy and in the absence of written notice by the Company or Insured to the contrary within 30 days, the amount of the loss will be reinstated automatically and totally as from the date of the loss the Policyholder undertaking to pay such additional premium as may be required.

Replacement or Repair

If the Insurer elects to repair or replace any property, it shall do so only as far as circumstances permit and in a reasonably sufficient manner.

Transfer of Interest

You may not transfer your interest in the policy without our written approval.

Your duty to prevent loss or damage

The Policyholder must take all reasonable steps to prevent loss of or damage to the Memorial Stone and to maintain it in a sound condition.

Exclusions which apply to the whole policy

Existing Damage

Loss or damage occurring, or arising from an event, before the insurance starts.

Pollution or Contamination

Any claim or expense of any kind caused directly or indirectly by pollution or contamination which:

- was the result of an intentional act
- was expected or should have been expected
- did not occur during any period of insurance

Radioactive Contamination

Any expense, consequential loss, legal liability or any loss or damage directly or indirectly caused by or contributed to by:

- (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.

Sonic Bangs

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

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.

War Risks

Any consequences of war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Royal & Sun Alliance Insurance plc (No. 93792),
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex RH12 1XL.
Authorised and regulated by the Financial Services Authority.

UKC01616F

January 2010