

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 All Risks Property Damage 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?

- ✓ Vandalism (malicious damage).
- ✓ Storm.
- ✓ Theft.
- ✓ Impact e.g. by a mower.
- ✓ Accidental damage.
- ✓ Flood.
- ✓ Falling trees.
- ✓ Frost
- ✓ 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.
- ✓ Staining, other than by natural weathering, caused by tree sap, bird or animal droppings or flowers.
- ✓ Damage caused by Council action arising out of concern for health and safety.



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 commencement of cover.
- ✗ Pollution or contamination.
- ✗ Radioactive Contamination.
- ✗ Sonic Bangs.
- ✗ Terrorism.
- ✗ War Risks.



When and how do I pay?

If arranging cover through a stonemason/ funeral director you must pay them by whatever means they accept.
If paying to us we accept cheques or postal orders (do not send cash by post).
We also accept debit card payments by telephone and credit cards.



When does the cover start and end?

Please refer to your Certificate of Insurance



How do I cancel the contract?

By contacting us as set out in the policy document.



Are there any restrictions on cover?

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

Memorial Stone Insurance



Insurance Product Information Document

Company: Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: Stoneguard All Risks Property Damage Insurance Policy

This document is a summary of the key information relating to this 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 (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands)



What is insured?

- ✓ Accidental loss, destruction or damage to the memorial stone identified in the Certificate of Insurance including damage caused by:
 - Aircraft
 - Earthquake
 - Explosion
 - Falling trees
 - Fire
 - Flood
 - Frost
 - Impact, e.g. by a mower
 - Lightning
 - Malicious damage/vandalism
 - Staining caused by tree sap, bird or animal droppings or flowers
 - Storm
 - Subsidence
 - Theft or attempted theft
- ✓ 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.
- ✓ Damage caused by council action arising out of concerns for health and safety.



Are there any restrictions on cover?

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



What is not insured?

- ✗ Depreciation, wear and tear or other gradually operating cause that is not otherwise covered 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.
- ✗ Damage occurring or arising from an event which occurred prior to the inception of this policy.
- ✗ Damage caused by or arising out of pollution or contamination which:
 - Was the result of an intentional act
 - Was expected or should have been expected
 - Occurs outside of the period of insurance
- ✗ Damage or any loss or expense as a result of radioactive contamination.
- ✗ Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds, i.e. sonic bangs.
- ✗ 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.
- ✗ 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.
- ✗ Damage caused by natural weathering.
- ✗ Damage as a result of any disease
- ✗ Damage as a result of any cyber or data event



Where am I covered?

- ✓ Your memorial stone situated within the British Isles (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands)



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- Where an event which could give rise to a claim under this policy happens you must:
 - Tell us as soon as reasonably practicable and provide us with all information or help that we may reasonably ask for.
 - Pass to us immediately, unanswered, any letter, writ or document related to the claim.
 - Not admit or deny liability, offer, reject, negotiate or agree to pay any claim without our written consent.
- 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 comply with all the conditions set out in the policy.
- You must pay the premium shown on the certificate of insurance.
- You may not transfer your interest in the policy without our written approval.
- You must keep us advised of any change of address and contact details.



When and how do I pay?

You must pay for your policy at point of sale.

If arranging cover through a stonemason or funeral director, accepted payment methods will be confirmed to you.

If paying via Bridge Insurance, payment is accepted by debit or credit card by telephone, or cheques and postal order by post, (please do not send cash by post).



When does the cover start and end?

Your cover will start and end on the date shown on your certificate of insurance; this forms the term of your policy.

If you are unsure, please contact your broker/intermediary to clarify.



How do I cancel the contract?

You can cancel this policy by contacting your broker/intermediary within 60 days from the date your policy begins or the date you receive your policy document, if this happens later.

After this period you can cancel the policy by giving us 30 days' notice in writing.

On giving us notice we will then refund the part of your premium that applies to the remaining cover, unless you have made a claim.