

Summary of Cover

This is a summary of the cover available with our Funeral Home policy. We hope you find it useful.

Type of insurance and cover

The Funeral Home policy provides cover exclusively for Funeral businesses. It protects you and your business. Cover can include property damage, business interruption, public and products liability and commercial legal protection (as chosen by you when requesting the quote and as itemised in your schedule).

Name of the insurance undertaking

Underwritten by Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 202153.

Important Facts about your Insurance for Commercial Customers

Some important facts about your Funeral Home insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides. This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule). Your policy wording can be found on www.tfpschemes.co.uk/documents.

About your Funeral Homes Cover:

The Cover	Significant exclusions or limitations
<p>Property Damage Covers the buildings and contents on an All Risks basis Cover includes:</p> <ul style="list-style-type: none"> • Contents temporarily removed from the premises anywhere in the world • Changing locks following theft of keys up to £1,000 • Employees' and visitors' personal belongings up to £1,000 per person • Lamps, signs and nameplates up to £500 any one item • Glass (including boarding up costs) • Deceased valuables held in trust up to £5000 	<p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Unexplained losses, fraud or dishonesty • Theft or attempted theft where you or your partners, directors, employees or household members are involved or from any building not capable of being locked or from open areas of the premises • Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied • Damage to moveable property in the open by theft, wind, rain, hail, sleet, snow, flood, dust • Changes in the water table and frost damage • The first part of any claim (your excess).
<p>Money and Assault Loss of money belonging to your business:</p> <ul style="list-style-type: none"> • From your premises during business hours up to £2,500 • Whilst in transit or in bank night safe up to £2,500 • From a locked safe up to £1,500 limit • After business hours not in safe up to £500 • From your home or employees home up to £500 • Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business. • Maximum payable £10,000. 	<p>Please refer to the Money and Assault section of the policy booklet</p> <ul style="list-style-type: none"> • Shortage due to clerical or accountancy errors • Loss due to the fraud or dishonesty of any employees not discovered within seven working days • Loss from unattended vehicles • Losses arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. • The first part of any claim (your excess).
<p>Employee Dishonesty</p> <ul style="list-style-type: none"> • Cover for your business against losses caused directly by theft, fraud or dishonesty committed by your employees up to £25,000 	<p>Please refer to the Employee Dishonesty section of the policy booklet</p> <ul style="list-style-type: none"> • Loss caused by employees you do not directly supervise or who are known to have been previously dishonest • Losses supported only by inventory or profit and loss account calculations • Consequential losses, penalties and fines • The first part of any claim (your excess).
<p>Business Interruption Provides you with additional expenses incurred to enable you to continue trading following loss or damage. Cover is on an All Risks basis and can be extended to include Loss of Income. Cover includes:</p> <ul style="list-style-type: none"> • Enforced closure due to notifiable infectious disease at the premises up to £25,000 • Damage to property in the vicinity of the premises which hinders or prevents access to the premises • Damage at your suppliers premises up to £25,000 • Accidental failure of telecommunications at the premises lasting at least 24 hours up to £2,500 • Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes • Damage to documents in transit Cover can be extended to include terrorism cover. 	<p>Please refer to the Business Interruption section of the policy booklet</p> <ul style="list-style-type: none"> • Loss caused by employees you do not directly supervise or who are known to have been previously dishonest • Losses supported only by inventory or profit and loss account calculations • Consequential losses, penalties and fines • The first part of any claim (your excess).
<p>Book Debts Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event</p>	<p>Please refer to the Book Debts section of the policy booklet</p> <ul style="list-style-type: none"> • Deliberate falsification • Mislaying or misfiling

The Cover	Significant exclusions or limitations
<p>Employers' Liability Protection against your legal liabilities for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses. Cover includes:</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending prosecutions under all relevant health and safety legislation • Work experience and government scheme trainees • Worldwide cover for employees normally resident in the UK who are temporarily working overseas. 	<p>Please refer to the Employers' Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 per event • Work in or on or travel to or from any offshore installation or support vessel • Bodily injury to an Employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies. • The first part of any claim (your excess).
<p>Public and Products Liability Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction. Cover includes your legal liability for:</p> <ul style="list-style-type: none"> • Leased and rented premises • Wrongful eviction already mentioned above Products Liability provides cover for: • Non-medical food and drink • Disposal of furniture and office equipment previously used in the course of the business or practice <p>The cover extends to include:</p> <ul style="list-style-type: none"> • Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK • Legal costs and expenses in defending prosecutions under all relevant health and safety legislation • Personal liability of employees and directors whilst they are overseas on your business • Employees' and visitors personal belongings 	<p>Please refer to the Public and Products Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is up to £2,000,000 for any one event. • Loss or damage to property in your custody of control or to products supplied • Pollution unless caused by a sudden and identifiable incident • Work in or on or travel to or from or within or products supplied to any offshore installation or support vessel • Liquidated damages, penalty clauses, fines or punitive damages • The first £250 of each and every claim for loss of or damage to premises hired or rented. • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.
<p>Commercial Legal Protection Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <ul style="list-style-type: none"> • Employment Disputes and Compensation Awards - Defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made • Legal Defence - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety legislation and data protection rules. • Property Protection - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass. • Bodily Injury - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business. • Tax Protection - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. • Contract Disputes - cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £250. • Tenancy Disputes - negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement. • Statutory Licence - appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence. • Debt Recovery - cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250. 	<p>Please refer to the Commercial Legal Protection section of the policy booklet</p> <ul style="list-style-type: none"> • In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence • Claims must be reported within 180 days of you becoming aware of an incident • Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim • In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme • (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective • In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal • The first £250 of each and every claim in respect of aspect enquires • Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office • Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences • For contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000 • Any claim relating to the settlement under an insurance policy • For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due. <p>If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.</p>

Optional Extras	Significant exclusions or limitations
<p>Personal Accident 24 hour cover for you and your employees (up to the age of 75) for accidental bodily injury resulting in death, permanent or temporary disablement.</p> <p>One unit of cover represents:</p> <ul style="list-style-type: none"> • Up to £5,000 for death and capital benefits • £50 per week for temporary total disablement • £25 per week for temporary partial disablement <p>A maximum of ten units per person can be taken.</p>	<p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is up to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means • Sickness, disease or any gradually operating cause • Suicide, attempted suicide or deliberate exposure to danger • Pregnancy or childbirth • Flying or other aerial activities (except while travelling as a passenger by a recognised airline) • Accidents caused through participation in certain hazardous activities. • The effects of alcohol or drugs or any treatment for drug addiction.

General Exceptions to your Policy

- Loss or damage arising in connection with war, hostilities, insurrection, civil commotion, uprising, military or usurped power.
- Loss or damage due to nationalisation, seizure or destruction by the Government or any public authority.
- Loss or damage due to radioactive contamination from nuclear fuel or toxic explosive nuclear assembly.
- Loss or damage arising from Terrorism or the control or suppression of Terrorism.
- Loss or damage caused by pressure waves from aircraft/aerial devices.
- Loss or damage due to failure of electronic circuits, telecommunication equipment or the media.

NB These exceptions (apart from radioactivity and pressure waves) do not apply or do not apply in full to the Employers Liability and Public/Products Liability sections of your policy.

What are my obligations?

This is a summary of your main obligations under the policy:

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances
- Which we would take into account in our assessment or acceptance of this insurance-If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims Procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following
- Our assessment of your risk, please refer to your policy documents.

Making a claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Aviva Incident Care on **0800 015 1498**.

Incident Care **0800 015 1498** is available 24 hours a day, 365 days a year.

When and how do I pay?

Payment options should be discussed with your insurance broker.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance advisor or alternatively write to: TFP Schemes, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on **02920 301030**.

TFP Schemes and Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

Our privacy notice (www.tfpschemes.co.uk/privacy/) lets you know how we use your data and how to request removal.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, contact your insurance adviser. Please note that in all instances where a claim has been reported, no return premium will be payable.

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.