

## Quote schedule

**Applicant**

Mr J Amos

**Period of insurance cover**

1 June 2025 to  
31 May 2026

**Proposed policy number**

02/HHR/0105933

**Correspondence address**

14 MINSTER GARDENS, GLOUCESTER,  
Gloucestershire, GL4 5GJ

**Date of issue**

2 June 2025

**Broker**

A Burns and Co

This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy. The full terms and conditions are in the policy document which you can obtain from your broker or find here

[www.ecclesiastical.com/m1023](http://www.ecclesiastical.com/m1023)

## What your insurance will cost

	Premium	Insurance Premium Tax (IPT)	Premium including IPT
Premium	£810.23		£97.23
<b>Total Premium</b>	<b>£810.23</b>		<b>£97.23</b>

## Detail of your cover

The sums insured shown in the schedule are the maximum we would pay unless Extended replacement cost applies which is shown below under 'How we would pay your claim'.

The excess is the amount you would have to pay towards any claim. Excesses vary for different parts of your policy and are listed below. A voluntary excess is an excess that you have chosen to add so that your premium is reduced.

## Property covered

14 MINSTER GARDENS GLOUCESTER Gloucestershire GL4 5GJ

Main residence



## Main residence - cover applying to:

14 MINSTER GARDENS, GLOUCESTER  
Gloucestershire, GL4 5GJ

Interested Parties -

No other parties, such as a mortgagee or lessee, have an interest in the property.

### Section 1 - Buildings

Sum Insured

Total

£100,000

How would we pay your claim - Reinstatement

### Excess

Any claim unless stated below - £500

Subsidence - £1,000

### Section 2 - Contents

Sum Insured

Total £50,000 Excess

Any claim unless stated below - £500

Subsidence - £1,000

### Section 3 - Art, antiques and personal valuables

Sum Insured

**Art and antiques** - the unspecified single article limit for each item is £50,000

Unspecified Antique books/manuscripts

Not Insured

Unspecified Antique furniture

Not Insured

Unspecified Clocks and barometers

Not Insured

Unspecified Coins, stamps and medals

Not Insured

Unspecified Ceramics/glass/brittle items

Not Insured

Unspecified Gold, silver and plate

Not Insured

Unspecified Antique Guns

Not Insured

Unspecified Sculptures in the open

Not Insured

Unspecified Paintings, prints and drawings

Not Insured

Unspecified Rugs and tapestries

Not Insured

Unspecified Non-fragile sculptures/bronze

Not Insured

Unspecified Wine

Not Insured

**Personal valuables** – the unspecified single article limit for each item is £25,000

Unspecified Jewellery and watches

Not Insured

Unspecified Jewellery and watches in safe

Not Insured

Unspecified Jewellery and watches in bank

Not Insured

Unspecified Guns	Not Insured
Unspecified Furs	Not Insured
<b>Section 9 - Home emergency</b>	<b>Cover</b>
<b>Total</b>	<b>£1,500</b>

## Details of other policy covers

These are provided as standard as part of your policy. The policy wording gives details of how the cover operates.

Section 4 - Cyber	Cover
Total £100,000 Excess - £250	

Section 5 - Liabilities	Limit of Cover
Property owner's liability	£10,000,000
Tenant's liability	£10,000,000
Occupier's and personal liability	£10,000,000
Unpaid damages	£5,000,000
Additional land	£5,000,000
<b>Excess - £0</b>	

Section 6 - Legal expenses	Cover
<b>Total</b>	£150,000
<b>Excess - £0</b>	

Section 7 - Trustee's indemnity	Cover
<b>Total</b>	£25,000
<b>Excess - £0</b>	

Section 8 - Family protection	Cover
<b>Total</b>	£2,500,000
<b>Excess - £02</b>	



## Statement of fact

We have listed the information your insurance broker has told us about you and your property. This information has been used to produce your premium and policy schedule.

By accepting this insurance you confirm that the facts stated are true so if anything is incorrect please contact your broker immediately. If you do not, there may be adverse consequences on your insurance policy which could include us refusing to pay claims or cancelling the policy from the beginning and retaining all premiums paid.

## About you

### About the policyholder

- Broker: A Burns and Co
- Policy No: 02/HHR/0105933
- Insured: Mr J Amos
- Date of birth: 16/12/1970
- Occupation: Accountant

### About the occupants

- Neither you nor anyone normally living with you have ever had any insurance declined or cancelled or had special insurance conditions imposed.
- Neither you nor anyone normally living with you have ever been declared bankrupt or subject of liquidation or insolvency or had any county court judgements (or decree in Scotland or Judgement in Northern Ireland) against you/them in either a personal or business capacity.
- Neither you or anyone normally living with you have ever been convicted of, or been charged with (but not yet tried for) any offence (other than a driving offence or any offences that are spent under the Rehabilitation of Offenders Act 1974).

### About your claims

- Within the last five years the following claim(s) or loss(es), whether claimed for or not, have been sustained by you and/or any permanent member of your household (including those in full time education and resident domestic staff).
- Claims history with previous insurers: None
- Claims history with us: None

### About your property -

14 MINSTER GARDENS, GLOUCESTER  
Gloucestershire, GL4 5GJ

## About interested parties

- No other parties, such as a mortgagee or lessee, have an interest in the property.

## About the structure of this property

- The property is a detached bungalow.
- The property was built before 1714.
- The walls are built of standard material.
- The roof is constructed with standard material.
- The property has never been affected by or monitored for subsidence, heave or landslip and is not showing any visible signs of current or historic internal or external cracking.
- The property is not located within an area/site that has ever been affected by subsidence, heave, landslip or settlement.
- The property has never been underpinned.
- The property is not on a site that has ever been flooded (whether insured or not).
- All parts of the building are in a good state of repair.
- All parts of the outbuildings are in a good state of repair.
- You are not currently undertaking or planning to undertake within the next 12 months building works or renovations above a value of £150,000 and/or building works or renovations of any value which affects the structure, security or weather tightness of the building, involves the need for hot works to be carried out (other than brazing and soldering of copper pipes for minor plumbing work), involves the need to vacate the premises or which requires you to enter in to a contract in joint names with a contractor.

## About the use of this property

- It is not used in connection with any business (other than incidental business).
- It is occupied by you as your main home throughout the year (other than for normal holidays).

## About security at this property

- All external doors (including French/Patio Doors) of the property are fitted with five-lever mortice deadlocks or locks conforming to BS3621.
- All accessible windows (i.e. those windows that can be accessed from the ground, adjoining/flat roofs or balconies without the aid of a ladder) of the property are fitted with key operated locks or sash stops/bolts.
- The property is not fitted with an intruder alarm.
- The property is not fitted with a fire alarm system.
- There is no strong room installed at the property.
- There is no safe installed at the property

## Art & Private Client

## Insurance policy

Insurance Product Information Document

Ecclesiastical Insurance

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, UK. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 113848.



This document provides a summary of the key information relating to this Art & Private Client insurance policy.

**Complete pre-contractual and contractual information on the product is provided in the full policy documentation. What is this type of insurance?**

This is a home buildings and contents insurance policy, for people with higher value homes or possessions. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics, fine art and personal valuables.

**What is insured?**



- 3 Accidental loss or damage unless specifically excluded
  - 3 Personal liability up to £10,000,000
  - 3 Extended replacement - if you hold a qualifying valuation we'll pay more than the sum insured to replace your property, this applies to buildings, contents, personal valuables, art & antiques
  - 3 Temporary accommodation and loss of rent following insured loss is covered for a maximum of 5 years and £1,000,000
  - 3 Legal expenses, arranged through ARAG Legal Expenses Insurance Company – inheritance disputes and defective title (UK purchases) up to £50,000, other events such as employment and contract disputes up to £150,000
  - 3 Family protection cover for accidents up to £2,500,000
  - 3 Cyber protection for home computer systems, cyber crime and cyber online liability
  - 3 Home emergency cover up to £1,500 for call-out charge, labour, parts & materials. £2,500 for costs relating to vermin claims
  - 3 A wide range of helplines from home emergency to legal advice
  - 3 Trustees' and officers' indemnity £25,000
- Buildings cover includes**
- 3 Bridges £50,000, culverts £100,000
- Contents cover includes**
- 3 Personal valuables £5,000
  - 3 Quad bikes £10,000



**What is not insured?**

- 8 Wear and tear or costs for maintenance of your property
- 8 The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- 8 Losses that happened before the start of the insurance policy
- 8 Losses arising from any infectious or communicable diseases, pandemics or epidemics



**Are there any restrictions on cover?**

- ! Extended replacement -
  - For contents the maximum additional amount we will pay is 30% or £250,000
  - For personal valuables, art & antiques the maximum additional amount we will pay for each item is 50% or £500,000 for art and antiques and £100,000 for personal valuables
  - For buildings there is no limit to the extra we will pay, unless your property is valued in excess of £10,000,000 in which case we will advise you of the limit that will apply (up to a maximum of 130%)
- ! Theft or attempted theft from unattended vehicles - for art, antiques and personal valuables the maximum amount we will pay is £25,000
- ! Quad bikes - are insured only if used for domestic purposes or incidental farming and not when used by anyone under 17 years old
- ! Drones are insured for property damage only, whilst in the grounds of your home and whilst not in use



## What is insured? Continued...

### Art, antiques and personal valuables includes

- 3 Unspecified individual items, pairs or sets of art & antiques up to £50,000
- 3 Unspecified individual items of personal valuables up to £25,000

### Optional covers available on request:

- Business contents, business interruption and business liability (Employer's and Public liabilities)



## Are there any restrictions on cover? Continued...

### ! Legal expenses –

- Claims where the lawyer ARAG appoint for you does not believe you will be more likely than not to win your case
- If ARAG agree you can choose your own lawyer, we will not pay any costs above £100 per hour (this amount may vary from time to time)
- Costs you incur before ARAG have agreed to cover your claim
- Legal problems that started before the date your cover began
- Fines penalties, compensation or damages you are ordered to pay by a court, or other authority



## Where am I covered?

- 3 Your home buildings located in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule
- 3 Your contents, fine art & valuables and personal liability, anywhere in the world except for Russia, Ukraine and Belarus
- 3 Legal expenses - for claims relating to personal injury, clinical negligence and contract disputes, anywhere in the world. For all other claims, the United Kingdom, the Channel Islands and the Isle of Man



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



## When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your agreement.



## When does the cover start and end?

The cover starts on the date we agree with you and will normally last for 12 months from policy start or renewal date. We can accommodate periods other than 12 months – please see your policy schedule for full details.



## How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of the cover (or your renewal date) or the date you receive your policy documentation if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim, or are aware of any circumstances that may give rise to a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim, or are aware of any circumstances that may give rise to a claim. We will not refund any amount less than £50.

If you wish to cancel the policy please contact us by telephone, in writing or by email.

## Your Art & Private Client insurance

### Our insurance services

### About us

We are an insurance company offering insurance products and related services.

Our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to buy a policy from us.

If you have reason to complain about the product or service we provide, our full complaints procedure can be found in your policy document.

### About the product

This product meets the demands and needs of someone wishing to insure their home buildings and/or contents. If at any point you feel that the product may not meet your demands and needs, please contact us.

We do not make personal recommendations, so when you take out, renew or make changes to your policy, the decision regarding the risks to be insured and for what amounts remains with you.

### How we use your data

Protecting your information is important to us. We will process your personal data in accordance with data protection laws.

We may share your personal data with other companies or databases for the purposes of preventing and detecting fraud.

For further information on how your personal data is used and your rights in relation to your personal data, please refer to the summary in your policy document or visit our website [www.ecclesiastical.com/privacypolicy](http://www.ecclesiastical.com/privacypolicy) which includes details of how to contact our Data Protection Officer.

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