



Insurance Product Information Document

This insurance is provided by Mark Bates Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 308390.

This insurance is underwritten by The Salvation Army General Insurance Corporation Limited (Sagic) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202327.

This pre-contractual document provides a summary of cover relating to the memorial stone insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the Policy Wording.

What is this type of insurance?

This insurance policy provides cover for loss or damage to the memorial stone at the cemetery described in your policy schedule.



What is insured?

Cover for the insured memorial stone at the cemetery described in your schedule.

- ✓ **Loss or damage** in the event of accidental damage (including malicious persons and vandalism).
- ✓ The cost of repair to, or replacement of the memorial stone.
- ✓ Re-leveling costs up to £500 any one claim, and no more than £5,000 in total for the period of insurance.

Your sum insured will be shown in your schedule.



What is not insured?

- ✗ Loss or damage due to manufacturing or design defect, wear and tear, gradual deterioration or defective workmanship.
- ✗ Loss or damage due to any process of cleaning, altering, restoration or repair.
- ✗ Loss or damage due to frost, heave or landslip.
- ✗ Subsidence caused by or arising from:
 - a. the settlement or movement of made-up ground or by coastal or river erosion.
 - b. demolition, construction or structural alterations or repair of any Buildings at the Premises.
 - c. subsidence which commenced prior to the inception of this cover.
 - d. subsidence occurring during the first 15 days after the Property is first fixed into the ground.



Are there any restrictions on cover?

- ! We will not pay more than the sum insured or limits shown in your schedule and policy wording.



Where am I covered?

- ✓ At the cemetery described in your schedule.



What are my obligations?

It is your responsibility to:

- Check that all the information on your policy schedule is correct. Failure to do so may affect your policy including claims not being paid or fully paid.
- Inform us if you have any change in the circumstances detailed in your proposal form.
- Notify insurers of a potential claim if you become aware of an incident which may give rise to a claim.
- Notify the police immediately if the Property is damaged by malicious persons.



When and how do I pay?

You can pay the premium by debit card, credit card, or cheque. Direct Debit options are also available.



When does the cover start and end?

The cover period of your policy will start and end on the dates shown on the policy schedule.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email cancellations@markbatesltd.com, post or phone 01476 591104.

We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation.

We will not refund any part of your premium if there has been any claims during the period of insurance.