

AN INSURANCE POLICY YOU CAN RELY ON

The STONEGUARD scheme is arranged exclusively by Bridge Insurance Brokers (Manchester) Limited and is solely underwritten by Royal & Sun Alliance Insurance plc.

STONEGUARD APPLICATION FORM

Please write in BLOCK letters

Please complete the form below and return to:
Bridge Insurance Brokers (Manchester) Limited
Indemnity House, Chatham Street, Manchester M1 3AY

Name of deceased

Date of death

Cemetery

Stone value £

Your name

Your address.....
.....
.....

The premium cheque for £ is enclosed,
made payable to Bridge Insurance Brokers (Manchester) Ltd.

Prior to signing the following declaration please ensure that you have disclosed all material facts (anything likely to influence the acceptance or assessment of this proposal). If you are in any doubt whether a fact is material then you should disclose it. If you do not disclose all material facts you may cause your insurance to become void.

I hereby declare that at the time of signing this application the stone or monument to be insured is in good repair.

Signature

Date

Agent's name and address

.....
.....



COOLING OFF PERIOD

We will give you enough information and help so you can make an informed decision before you make a final commitment to buy your insurance policy. In any event, should you change your mind following its purchase through us, you may cancel your cover within fourteen days of your original commitment and obtain a full refund of any monies paid PROVIDED THAT you have made no claims under the policy you propose to cancel during that fourteen day period.

IF YOU NEED TO CLAIM

In the first instance please contact the memorial mason who supplied the stone, they will arrange for an estimate of the repairs to be forwarded to us for authorisation. Alternatively you can write direct to us at the address below (see under GISC Complaints Procedure) with details of the cause of the damage together with an estimate. Your claim will be dealt with very quickly indeed, repairs will usually be authorised within three days of the damage details being received.

GISC COMPLAINTS PROCEDURE

We recognise the importance of service and we set ourselves high standards. But things can go wrong in any business and if for any reason we have not met your expectations, we would like to know. Should this happen then:

- i) In the first instance, contact the Stoneguard Department at Bridge Insurance Brokers (Manchester) Limited, Indemnity House, Chatham Street, Piccadilly, Manchester M1 3AY (Tel: 0161 236 6969).
- ii) If you remain unhappy please discuss the problem with our appointed Compliance Officer or a main Board Director who will be pleased to investigate your complaint.
- iii) As a member of GISC we are automatically members of the GISC Dispute Resolution Scheme and if you are not happy with the response given under i) and ii) above we will advise you how you can contact the GISC Dispute Resolution Scheme.

Principal Exclusions

The insurance does not cover depreciation, wear and tear, the action of light, atmospheric conditions or other gradually operating cause or any process of cleaning repair, restoration and resiting other than such costs involved following insured damage. The Policy also contains the usual exclusions relating to nuclear risks, sonic bangs, war and riot in Ireland and Northern Ireland.

This application form provides a brief summary of the cover and the principal exclusions. A copy of the policy is available upon request.

Payment Methods

Payment of the premium in full, by cash or cheque, is required at inception of the cover.



"ALL-RISKS" INSURANCE COVER FOR MEMORIAL STONES

MEMBER



General Insurance
STANDARDS COUNCIL



IMMEDIATE 5-YEAR COVER
FROM AS LITTLE AS £17



PROTECT THE MEMORY OF A LOVED ONE

Of course, you will care for the grave of a loved one. But who will safeguard the memorial, and repair or replace it if it is defaced or damaged over the years?

It is a sad reflection on today's society that many memorials suffer wanton vandalism. And these attacks are not restricted to grand or elaborate monuments; often the simplest family stones are the target of malicious or accidental damage.

Whilst it is impossible to prevent this distressing possibility, **STONEGUARD** Insurance can ensure that any damage can be put right very quickly - even to total replacement of the memorial.

The cost of this unique insurance scheme can be as little as £3.40 a year, on a renewable 5-year term.

IT CAN HAPPEN...

As these typical examples show

WHAT HAPPENED	WHERE	CLAIM PAID
Falling tree	Surrey	£845
Storm: Blown over	Essex	£1260
Lawnmower impact	Hampshire	£58
Stolen plaque	Birmingham	£121
Malicious vandalism	Devon	£1100
Stolen statue	Manchester	£501
Accidental damage	Sunderland	£230
Graffiti	Glasgow	£80

5-YEAR COVER FROM AS LITTLE AS £17!

STONE VALUE	PREMIUM
Up to £300	£17
£301 - £400	£22
£401 - £500	£27
£501 - £600	£32
£601 - £750	£41
£751 - £1000	£53
£1001 - £1250	£66
£1251 - £1500	£79
£1501 - £1750	£92
£1751 - £2000	£106
The above premiums include Insurance Premium Tax.	
Over £2000	5% of value +5% Insurance Premium Tax

Established headstones and monuments can also be insured through **STONEGUARD** provided that cover is based on today's replacement value.



STONEGUARD INSURANCE PROVIDES "ALL-RISKS" COVER

Most standard insurance policies are limited in the scope of cover offered.

STONEGUARD is different. It is a special insurance scheme arranged through your memorial mason which, subject to the policy terms, conditions and exclusions, covers "ALL-RISKS" - accidental or malicious.

STONEGUARD covers the FULL VALUE of replacing the stone or monument and provides third party liability up to £2M.

There is no extra premium to pay for this very wide insurance and no need to renew it each year. **STONEGUARD** cover lasts five years and can then be renewed for each successive five years. The memorial stone value will be index linked at 5% per annum.

IMMEDIATE 5-YEAR COVER FROM AS LITTLE AS £17