

Gun Insurance

Insurance Product Information Document

Ecclesiastical Insurance



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This document provides a summary of the key information relating to this gun 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 product is designed to meet the needs of customers who wish to protect their guns and accessories against loss or damage.



What is insured?

- ✓ Loss of or physical damage to your gun(s) shown on the schedule while being used for outdoor outdoor pursuits. Up to the sum insured.
- ✓ Up to £750 for accessories designed to be used in your outdoor pursuits. (Bags, cases, cleaning equipment, safety equipment, shooting sticks, stools, seats, tents, hides and air bottles)
- ✓ Up to £250 for the cost of hiring an equivalent item(s) while your item(s) is awaiting repair following damage covered under this policy.

Other Optional covers available for an additional premium include:

- Cover for your Specialist Vision Equipment (binocular, night vision, thermal imager, range finder) you use during outdoor pursuits.
- Cover for Telescopic sights.
- Increased limit for accessories.
- Worldwide cover for the insured items.



What is not insured?

- ✗ The amount of the excess, where applicable. The amount that will apply varies depending on the age of the gun(s) and the basis of settlement.
- ✗ Reduction in value greater than 50% of the sum insured if the item forms part of a pair or set.
- ✗ Damage to your gun(s) unless the gun(s) is stored in accordance with current Home Office Guidance.
- ✗ Damage caused by customisation or upgrades.
- ✗ Failure to follow the manufacturers instructions.
- ✗ Ammunition, clay pigeons and other forms of target or perishable goods, clothing, traps and other equipment not listed in the schedule
- ✗ Damage while the gun(s) is stored in premises that have been unoccupied for more than 60 consecutive days.
- ✗ Damage to walkie talkies and other similar communication devices.
- ✗ Damage caused by incorrect ammunition or where ammunition is misused.
- ✗ Damage due to barrel blowout unless regular maintenance is carried out and only proprietary ammunition has been used.
- ✗ Damage to gun(s) whilst being used as part of historical re-enactment or hired out by you for a fee.
- ✗ Damage to gun(s) with a value of more than £5,000 which is being used, loaded, stored or transported by any one other than the insured.
- ✗ Any claim in the first 14 days of the commencement of the policy unless you are able to produce evidence of the condition of the gun.



Are there any restrictions in cover?

- ! Damage caused by theft unless force or violence has been used.
- ! You must be a member of the Association shown in the schedule.
- ! Be over 18 years of age.
- ! A permanent resident within the UK.
- ! A holder of a valid shotgun or firearms certificate for the item(s) insured.



Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ 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 must pay in full prior to the start of the policy or renewal. Please check the schedule for details of how to pay.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of 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.

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. We will not refund any amount less than £15.

Please contact Newmoon Insurance using the details below:

Telephone: 01892 280323 Email: nminfo@newmooninsurance.com

If you are unable to contact Newmoon please use the details below:

Telephone: 0345 777 3322 Email: schemesandaffinitiescentre@ecclesiastical.com