



Insurance

From time to time memorials can be damaged; when this happens it is often uncertain how the damaged has been caused or by whom. We have an open policy with our own staff that any damage caused by them should be reported immediately and that any accidental damage will be paid for by the Company without penalty to the member of staff causing it. If the cause of the damage is unknown then the cost of any repair or replacement will be borne by the family concerned.

It is possible to insure the memorial. While this does not help the emotional blow, there is comfort in knowing that a damaged memorial can be repaired/replaced.

The premium payable for insurance is based upon its value and the cover, although administered by us, is underwritten by an insurance company. Insurance cover can be taken for an initial 5-year term or renewed year by year.

It is best to insure a memorial from new; older memorials can only be insured taking into account their condition and may require an ongoing maintenance arrangement.

Although accidental damage or vandalism is extremely rare we recommend taking insurance cover.



Harbour View

WOODLAND BURIAL & MEMORIAL GARDENS