

March Guard the Jewellery Insurance

Effected Through **T H March & Co Limited**, 10/12 Ely Place, London, EC1N 6RY

This insurance is optional and will meet the demands and needs of a UK resident requiring insurance for jewellery or watches within the geographical limits stated.

This is to certify that this insurance is underwritten by Certain Underwriters at Lloyd's and led by S.A. Meacock and Others, Syndicate 727, in accordance with the authorisation granted to the undersigned under contract number UMRB0600A1912823 or any subsequent updating contract. The Underwriters' obligations under this insurance are several and not joint and are limited solely to the extent of their individual subscriptions. Each subscribing Underwriter is not responsible for the subscription of any co-subscribing Underwriter who for any reason does not satisfy all or part of their obligations.

This insurance is NOT renewable.

Cover beyond the period of this insurance may be arranged through T H March & Co Limited or via www.thmarch.co.uk

COOLING OFF

This insurance may be cancelled within fourteen (14) days of inception of cover provided the certificate of insurance is returned to the issuing Jeweller within this period and no claim has been made.

COMPLAINTS PROCEDURE

If you wish to make a complaint you can do so at any time by referring the matter to either: The Customer Services Department, T H March & Co Limited, Hare Park House, Yelverton Business Park, Yelverton, Devon, PL20 7LS
Tel: 01822 855555 Fax: 01822 855566 E-mail: customerservices@thmarch.co.uk

Or the complaints team at Lloyd's: Complaints Lloyd's, 1 Lime Street, London, EC3M 7HA.

Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: complaints@lloyds.com Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk

OUR REGULATOR

T H March & Co Limited is authorised and regulated by the Financial Conduct Authority.

Underwriters at Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at www.fca.org.uk/register.

FINANCIAL SERVICES COMPENSATION SCHEME

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Underwriters are unable to meet their obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Website: www.fscs.org.uk Tel: 0800 678 1100 or 020 7741 4100

COVER PROVIDED

In consideration of payment of the premium the Underwriters agree subject to the terms and conditions of this insurance to REPAIR if accidentally damaged during the period of insurance, or REPLACE if lost, stolen or damaged beyond repair during the period of insurance, the items described on the insurance certificate whilst anywhere within the Geographical Limits stated below.

This certificate does not entitle the Assured to a cash settlement in the event of a claim.

GEOGRAPHICAL LIMITS

The United Kingdom (including the Isle of Man and the Channel Islands) plus up to thirty (30) consecutive days elsewhere.

INFLATION PROVISION, applicable only to 3 year policies: If, as a result of inflation, the Replacement Value(s) shown on the insurance Certificate prove(s) inadequate to repair or replace the item(s), the Replacement Value(s) will be increased to allow fair repair or replacement, but such increase shall not exceed 20% of the original value(s).

EXCLUSIONS

1. Any loss, theft or damage occurring prior to the first receipt of the insured items by the Assured.
2. Any individual item of jewellery exceeding £4,150 in value or any watch exceeding £1,250 in value.
3. Any Insured person not resident in the United Kingdom.
4. Any item composed entirely of brittle material.
5. Any losses from baggage, clothing or other belongings unless such baggage, clothing or belonging is being carried by hand or worn by the Assured or by any other person to whom the Assured has given the insured item as a gift.
6. Any item stolen from an unattended vehicle.
7. Any loss or damage to any item in the care of a delivery service unless that service is Royal Mail Special Delivery.

8. Any cost of repair or replacement which would improve an insured item beyond its condition immediately before the occurrence of the loss or damage leading to a claim being made.
9. Any loss or damage attributable to:
 - (i) the actions of mechanical or electrical breakdown (in the case of a watch or a clock),
 - (ii) the actions of moth, vermin, gradual deterioration, wear and tear or design defect, or
 - (iii) the process of cleaning, repair or renovation.
10. Any loss or legal liability whatsoever arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) the radioactive, toxic, or other hazardous properties of any explosive nuclear assembly or its component parts.
11. Any loss or damage arising from:
 - (i) War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, acts of military or usurped power,
 - (ii) Confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

GENERAL CONDITIONS

1. All repairs and replacements must be carried out by the issuing Jeweller.
2. The maximum cost of repair or replacement will not exceed the replacement value shown on the Insurance Certificate.
3. When the Underwriter settles a claim for the replacement of an item, or where the replacement value is used up in its repair, the premium for that item will be deemed to have been utilised and all cover on that item will cease with immediate effect.
4. All steps must be taken to prevent loss or damage and maintain the items in good condition.
5. The Underwriter may cancel this certificate by giving thirty (30) days' notice of such cancellation in writing to the Assured at their last known address and the premium will be adjusted on the basis of the Underwriter receiving or retaining the appropriate proportionate premium. This will only be done for a valid reason such as:
 - Non-payment of premium
 - Non co-operation or failure to supply documentation requested
6. Unless specifically agreed in writing by the Underwriters this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the UK Courts.

GENERAL CLAIMS CONDITIONS

1. There is no liability under this certificate where you (the Assured) are entitled to receive payment under any other insurance EXCEPT in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.
2. If you (the Assured) make any claim knowing it to be false or fraudulent in respect of any loss or the amount involved, this claim could be declined and all future claims made under it could be forfeited.

CLAIMS PROCEDURE

Should you need to make a claim under this certificate contact the Jeweller that issued this certificate to notify the loss at your earliest opportunity and within thirty (30) days in any event. In addition, you must ALWAYS notify the police, even when abroad, of any loss caused by theft or the disappearance of any item and obtain a crime reference/lost property number where one is issued, and you must provide the Jeweller (or any person appointed by the Underwriters) with any information, documentation, or evidence of the loss. Failure to comply with these requirements could lead to the claim being rejected.

Your Jeweller will ask you to complete a simple claim form regarding the circumstances of the loss. Your claim will be passed to the Underwriters, and if they decide that an insured loss has taken place and settlement is agreed by the Underwriters, your Jeweller will either replace a lost item from stock or arrange for a damaged item to be repaired and the invoice for repair/replacement will be sent to T H March for settlement direct with your Jeweller.

If you are unhappy with the way your claim is being handled you should follow the procedure shown on page 1 of your insurance certificate to make your complaint.

YOUR PERSONAL INFORMATION NOTICE

Who we are

We are the Lloyd's underwriter(s) identified in this certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Want more details?

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged our insurance who will provide you with our contact details at: T H March & Co Limited, Hare Park House, Yelverton Business Park, Yelverton, Devon, PL20 7LS, telephone no. 01822 855555 or marchguard@thmarch.co.uk.