

Private Jewellery Insurance

Insurance Product Information Document



XL Catlin Insurance Company UK Limited

Registered in England No. 5328622. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a jewellery insurance policy.



What is insured?

- ✓ The cost of repair, the market value or the replacement of items of jewellery specified in the Schedule against loss or damage for an amount up to that listed in the Schedule



What is not insured?

- ✗ Routine repair, servicing, inspection, maintenance, cleaning, alteration, renovation or restoration costs
- ✗ Natural ageing, wear and tear, mechanical failure, gradual deterioration, inherent or latent defect, rust or oxidation, moth or vermin
- ✗ Costs covered by any manufacturer's guarantee or warranty
- ✗ Any reduction in value of the item insured following repair or restoration
- ✗ The unexplained disappearance of any item insured
- ✗ Theft from your home unless there is physical evidence of violent and forcible entrance to, or exit from, your home
- ✗ Your property being confiscated, taken, damaged or destroyed by or under the order of any government or public authority
- ✗ Criminal or deliberate acts committed by you or someone acting on your behalf
- ✗ War, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power
- ✗ Biological, radioactive and chemical contamination



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.



Where am I covered?

- ✓ This insurance covers you in the territories listed in the Schedule.



What are my obligations?

- You must tell us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancellation and Cooling Off Period" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must provide us with proof of ownership and value within twenty one (21) days of the start date of the policy. If this is not provided, your policy will be automatically cancelled by us as per the cancellation terms in the policy.
- You must take measures to protect any items insured and to maintain them in good condition
- You must report any loss or damage caused by theft or robbery, malicious acts, vandalism, violent disorder, riots or civil commotion to the police within 24 hours of discovery.
- Items insured over GBP 20,000 must be kept in a locked safe whether in your home or away from your home when not being worn or carried in your close personal custody. When staying in a hotel, the item must be kept in the hotel's principal safe.
- You must have any item with an insured value in excess of GBP 15,000 examined every three years by a National Association of Goldsmiths jeweller who has confirmed all settings are in good order.
- You must ensure all physical protections you have told us about are engaged whenever your home is left unattended and advise us as soon as practicably possible if a system is not working. All systems must be regularly service under contract by a reputable company at least annually.
- To make a claim, you must provide us with any evidence we may require, including evidence of value within thirty (30) days of the loss or damage.
- You must not authorise the repair or restoration of any damaged item without our written agreement.
- You must tell us as soon as practically possible if you replace an item insured or purchase additional items to be insured, such items will not be insured until you have notified us and we have confirmed cover.



When and how do I pay?

For full details of when and how to pay, you should contact your broker.



When does cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. Worry + Peace has the right to charge you an administrative fee of up to £5 of which may be deducted from the refund of the premium if you cancel after the cooling off period.