EXCLUSIONS

20% of the original value(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

INFLATION PROVISION, applicable only to 3 year policies:

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

GEOGRAPHICAL LIMITS

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

In consideration of payment of the premium the Underwriters agree subject to the terms and conditions of this insurance to REPAIR if accidentally damaged

COVER PROVIDED

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

GEORGIA PROVISION

Any cost of repair or replacement which would improve an insured item beyond its condition immediately before the occurrence of the loss or damage

LEADERSHIP

March Guard 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 optional and will meet the demands and needs of a UK resident requiring insurance for jewellery or watches within the

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

This insurance is NOT renewable.

CANCELLATION

If this certificate and the purchase receipt are returned to the issuing Jeweller and no claim has been made, this insurance may be cancelled either (a) with a

COMPLAINTS PROCEDURE

If you wish to make a complaint you can do so at any time by referring the matter to either: March Guard Department,

FINANCIAL SERVICES COMPENSATION SCHEME

Located at Lloyd’s: Complaints Lloyd’s, Fidental House, Walter Burke Way, Chatham Maritime, Chatham, Kent. ME4 4RN

Our Regulator

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

Th March & Co Limited is authorised and regulated by the Financial Services Compensation Scheme. Further information about the scheme is available from the Financial Services Compensation Scheme.

Our 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.

Details of Lloyd’s complaints procedures 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.

In the event of a claim leading to a financial loss, you may be entitled to compensation from the Financial Services Compensation Scheme.

USUAL 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.

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.

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.

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 individual item of jewellery exceeding £5,000 in value or any watch exceeding £3,500 in value.

Any item stolen from an unattended vehicle.

Any cost of repair or replacement which would improve an insured item beyond its condition immediately before the occurrence of the loss or damage

EXCLUSIONS

Any loss, theft or damage occurring prior to the first receipt of the insured items by the Assured.

Any individual item of jewellery exceeding £5,000 in value or any watch exceeding £3,500 in value.

Any Insured person not resident in the United Kingdom.

Any item composed entirely of brittle material.

Any item stolen from an unattended vehicle.

Any loss or damage to any item in the care of a delivery service unless that service is Royal Mail Special Delivery.

Any Insured person not resident in the United Kingdom.

Any individual item of jewellery exceeding £5,000 in value or any watch exceeding £3,500 in value.
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.

CYBER LOSSES
The criteria for determining which claims are payable under this insurance are as set out elsewhere in this certificate and these criteria will be used whether
or not you consider that the event(s) which have led to any loss(es) are cyber-related.

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.