

INSURANCE PRODUCT INFORMATION DOCUMENT

JEWELLERY, FINE ART, MUSICAL INSTRUMENT & SPECIE INSURANCE

This insurance is underwritten by The SCOR 2015 which is registered in the UK. The SCOR 2015 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 08614385 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, Fine Art, Antique and Collections insurance policy.

WHAT IS INSURED?	WHAT IS NOT INSURED?
JEWELLERY AND WATCHES	AGEING, WEAR AND TEAR
✓ Accidental damage	✗ Ageing, wear and tear
✓ Accidental loss	✗ Criminal, deliberate, or dishonest acts
✓ Worldwide cover up to 30 days	✗ Unexplained disappearance
✓ New acquisitions	✗ Faulty workmanship or design
✓ Replacement security at home	✗ Costs covered by manufacturers guarantee
✓ Away from home cover	✗ Hotel room safe
✓ £0 policy excess	✗ Gym lockers
✓ Pairs and sets	✗ Prior occurrences
FINE ART, ANTIQUE AND COLLECTIONS	✗ Loss of item(s) not reported to police
✓ Pairs and sets	✗ Unattended vehicle
✓ Depreciation	✗ Loss or damage without an approved valuation
✓ Death of an artist	✗ Business activity
✓ Defective title	✗ Communicable disease

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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.

When and how do I pay?

For full details of when and how to pay, you should contact Stanhope Cooper Insurance Brokers.

When does the cover start and end?

This insurance covers a 12 month period from the inception date.

How do I cancel the contract?

You can cancel this insurance at any time by contacting Stanhope (Stanhope, a trading name of Stanhope Cooper Insurance Brokers Ltd, is regulated by the Financial Conduct Authority. Registered Number: 447532). After the 14 day 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. Within the first 14 days of cover you will be entitled to a full refund of any premiums paid, subject to no claim made.

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 the 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" 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 ensure that all physical protections notified to us on your proposal form or subsequently are engaged whenever your home is left unattended.

You must take care and measures to protect any item insured and to maintain them in a good state of repair and proper condition.

If you replace the item(s) insured or purchase additional items to be insured, you will need to notify us and pay any additional premium we shall require.

You cannot transfer your interest in this policy to anyone else without our written agreement.

You must provide a proof of ownership and value of the item within twenty-one (21) days from the start date of the policy as shown in the schedule, the date the item(s) is added to the policy, or the date the item(s) is re-valued.

If you think a crime has been committed, you must also tell the police and obtain a crime reference number from them when applicable and advise us of it.