

# Jewellery & Collectables

## Insurance Product Information Document

Company: Ashton General Insurance Limited

Product: Jewellery & Collectables

Ashton General Insurance Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law, 2008 with Company Number 69471. Its Registered Office is Suite 5, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS The Company is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002 by the Guernsey Financial Services Commission with licence number 2730897. As a Guernsey insurance company we are not party to the UK Financial Services Compensation Scheme.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The sum insured you have chosen is stated on your schedule of insurance as are any special policy endorsements including your policy excess.

### What is this type of insurance?

This is a Jewellery and Collectables Insurance Policy. It covers loss or damage to your Jewellery & Collectable items on an "All Risks" basis. You may also choose to insure valuable items such as Cameras, Musical Instruments or Cycles.



#### What is insured?

**Your chosen items are insured on a worldwide basis against:**

- ✓ Accidental Loss
- ✓ Accidental Damage
- ✓ Theft
- ✓ Pairs and Sets
- ✓ Depreciation, Death of Artist and Defective Title cover – (for collectables only)
- ✓ Hire of Replacement Equipment cover (for Cameras and Musical Instruments)

Under this policy you can choose to insure any of the following items:

- Jewellery
- Collectables
- Fine Art & Antiques
- Musical Instruments
- Cameras
- Pedal Cycles



#### What is not insured?

- ✗ The policy excess as stated on your schedule of insurance
- ✗ Loss or damage occurring outside of the United Kingdom if you have been, or intend to be, away from the United Kingdom for more than 60 consecutive days
- ✗ Scratching, denting or cosmetic only damage
- ✗ Any loss or damage to Jewellery and Watches away from either your home or another private dwelling in the UK where you are staying temporarily, unless the item is:
  - a) worn by you, or
  - b) carried under your close personal control, or
  - c) Kept in a locked safe, or
  - d) Kept in a locked gym locker whilst you remain on the gym premises
- ✗ Loss from baggage unless carried by hand under your personal supervision
- ✗ Any theft from an unattended motor vehicle
- ✗ Any unexplained disappearance
- ✗ Any disease or fear or threat of disease including Coronavirus disease (COVID-19), SARS or any mutation or variation thereof.
- ✗ Cyber Attacks

#### Are there any restrictions on cover?



- ! Fine Art and Collectable items are only covered in the United Kingdom. Pedal Cycles are only covered in the United Kingdom and Europe
- ! Loss or Damage caused by Theft from your Home unless there has been force and or violence to enter or leave the home
- ! Additional Theft cover and restrictions apply to Cameras and Musical Instruments



## Where am I covered?

- ✓ England, Scotland, Wales, Jersey, The Isle of Man and Northern Ireland. You are also covered anywhere in the World providing any one trip does not exceed 60 days. Fine Art and Collectable items are only covered in the United Kingdom. Pedal Cycles are only covered in the United Kingdom and Europe.



## What are my obligations?

- It's important that the information you provide us with is accurate as failure to do so may result in your policy becoming invalidated and a claim not being paid.
- At the start and during the term of the policy, review your cover and policy limits and ensure that they are still right for you. You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period such as:
  - You change address
  - Your occupation changes
  - If you or anyone insured by the policy becomes declared bankrupt or is the subject of any bankruptcy proceedings, county court judgment, individual voluntary arrangement or debt relief order
- You must take all reasonable care and measures to protect any Item Insured and to maintain them in a good state of repair and proper condition. In the event of a claim, you must take reasonable steps to aid in the recovery of any item that has been lost. If you do not, we will not have to pay any claim.



## When and how do I pay?

We require you to pay for your policy when cover commences. You can pay your premiums annually by credit or debit card, or monthly by direct debit (direct debits are subject to a credit charge)



## When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



## How do I cancel the contract?

You can cancel your policy by calling or writing to us. If you cancel within the first 30 days your premium will be refunded in full, unless you have made a claim. You can cancel at any other time and will not be charged a cancellation fee. Any premium you have paid for the rest of the insurance period will be refunded on a pro-rata basis