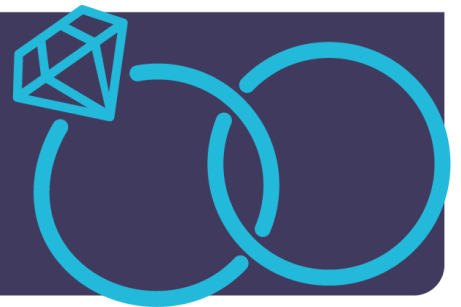


phone:  Customer Services 0333 456 0546
email:  pybadmin@advent.global
web:  www.protectyourbubble.com

Jewellery Insurance



Summary of Cover

Protect Your Bubble Jewellery Insurance Summary of Cover

Your Demands and Needs

This jewellery insurance policy is designed for people who do not have their items of jewellery insured elsewhere, or wish to insure them separately, and who want to cover the costs of repair or replacement should the insured item(s) suffer accidental loss, accidental damage or theft. This insurance policy is subject to the terms, conditions and limitations, as set out in your terms and conditions document.

This policy will have been sold to you on a non-advised basis and it is therefore important that you read the policy documentation included (paying particular attention to the terms and conditions, and exclusions contained within) and ensure that it meets all of your requirements. If upon reading this policy you find that it does not meet all of your requirements, please refer to the relevant cooling off/cancellation rights section of your terms and conditions document.

What you are covered for

This policy covers the cost of replacement or repair for your insured item(s) of jewellery up to the amount they are insured for in the event of:

- Accidental Damage
- Accidental Loss
- Theft
- Worldwide Cover

What you are not covered for

Please read your terms and conditions document for full details of all policy conditions and exclusions. Key exclusions include:

- Items of jewellery more than five years old at the point you purchased the policy are not covered
- Individual items of jewellery worth more than £15,000 are not covered
- Pre-owned items of jewellery are not covered
- Insured items are not covered for mechanical fault or electrical breakdown
- General wear and tear, denting or scratching or gradually occurring deterioration, and damage to items resulting from the process of cleaning, restoration maintenance or alteration is not covered
- When you take the item outside your home, to be covered against theft or accidental loss, it must be either:
 - Being worn by you
 - Being carried by you by hand or about your person
 - Deposited in a locked safe or locker with the keys removed

Key Policy Conditions

Please read your terms and conditions document for full details of all policy conditions and exclusions.

Key conditions include:

- Please note: this is not a jewellery or cash reimbursement policy – all reimbursements will be in the form of a jewellery gift card redeemable at over 850 UK jewellers
- You must have proof of ownership of the item in the form of the original purchase receipt or gift receipt from the retailer that supplied your insured item(s) to you, including date of purchase, the purchase amount and the retailer's name
- At the point at which you take out the policy, the sum insured must be equal to the purchase amount as stated in the original proof of ownership
- Your item must have been purchased as new by you within 5 years of the date at which you purchased your insurance policy
- For items worth over £5,000 you must have written confirmation that any gem settings maintained at least once every three years by a National Association of Goldsmiths registered jeweller

Status Disclosure

This insurance is arranged by Protect Your Bubble, which is a trading name of Assurant Direct Limited, and bound via a binding authority agreement held by Advent Solutions Management Ltd granted by W.R. Berkley UK Ltd on behalf of W. R. Berkley Syndicate 1967 at Lloyd's of London. W. R. Berkley Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The W. R. Berkley Syndicate Management Limited Firm Reference Number is 568355. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

How to make a claim

You can make a claim by:

- Calling us on 03300 412 188 (lines open Monday – Friday, 9.00am – 5.30pm)
- Emailing us at PYBclaims@criterioncm.com
- Writing to us at Protect Your Bubble Jewellery Claims, River House, Broadford Business Park, Shalford, Guildford, Surrey GU4 8EP

Policy Renewal

Each year we will contact you approximately one month before your policy renewal date and offer to renew your policy. If you pay by monthly direct debit, and you do not tell us that you do not wish to continue your policy then we will automatically renew your policy. If you pay annually by credit or debit card, we will contact you approximately one month before your renewal date and invite you to renew your policy by calling us to make a further annual payment. We reserve the right to increase your premium, amend the terms of your jewellery insurance policy, or not offer you a renewal.