

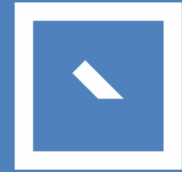
PERSONAL JEWELLERY COLLECTION – APJC22

Insurance Product Information Document

Company: Apollo Syndicate Management Limited

Product: Personal Jewellery Collection Policy

Apollo Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority



This insurance is provided by: Apollo Syndicate Management Limited

Registered office and principal place of business: 1 Bishopsgate, London, EC2N 3AQ, United Kingdom

Company Registration Number: 09181578. Regulation Authority. FRN: 660936

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your broker.

What is this type of insurance?

This is a Personal Jewellery Insurance policy to cover physical loss or damage to your personal jewellery.

What is insured?

- We insure your insured items against accidental loss, accidental damage and theft anywhere in the world up to the sum insured during the period of cover shown in the schedule of insurance, subject to the terms, conditions and limitations set out in the policy.
- If Your Insured Item(s) suffers Accidental Damage We will Repair it, or if We cannot Repair it or the cost to Us to Repair it exceeds the sum insured for that Insured Item(s) We will pay You the Sum Insured for that Insured Item(s) or at Our discretion replace it, less the amount of the excess. We will not pay You for any reduction in value of the Insured Item(s) following Repair.
- If Your Insured Item(s) suffers Accidental Loss or Theft We will pay You the Sum Insured for that Insured Item(s) or at Our discretion replace it, less the amount of the excess.
- If the Insured Item(s) forms part of a pair or set, then We will pay You for the full Sum Insured of the pair or set or at Our discretion replace the pair or set less the amount of the excess. If We compensate You for the full Sum Insured of a pair or set then We will have the right to take possession of the remaining part of the pair.
- In the event of a claim being made by You for loss of or Damage to the Property Insured, the onus of proving the value of any items for which the claim is made shall be upon you. However, under no circumstances shall any recovery made by You hereunder for loss of or Damage to any Property Insured exceed the amount set for said item in the Schedule.

What is not insured?

- We will not accept claims for accidental damage caused by or resulting from mechanical fault or electrical breakdown, wear and tear, denting, scratching or any gradually occurring deterioration, process of cleaning, restoration, maintenance or alteration.
- We will not accept any claim for accidental loss or theft:
- where the insured item(s) was lost or suffered theft unless the insured item(s) is being worn by you, or being carried by you by hand or about your person or deposited in a locked safe. This exclusion does not apply to the discretionary allowance as shown in the schedule of insurance.
 - Where the disappearance of the insured item(s) cannot be explained to our reasonable satisfaction.
- We will not accept any claim:
- For deliberate or criminal acts caused by you or a members of your family or members of your household on your premises.
 - For expense or loss incurred as a result of not being able to use your insured item(s).
 - Where you cannot validate the circumstances of the claim to our satisfaction or where we identify fraudulent behaviour.
 - For confiscation, theft, damage or destruction of an insured item(s) by or under the order of any government or public authority.
 - Caused by or resulting from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
 - Any losses, expense or liability directly or indirectly caused by or resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or waste.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.
- ! You must take reasonable care to protect your insured item(s). If you make a claim and we determine that you have not taken reasonable care to avoid loss, we may refuse to accept your claim or reduce the value of any settlement we make for the claim.



Where am I covered?

- ✓ Including whilst in transit and at other unnamed premises within the territorial limits selected by you, unless you have chosen premises only cover.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must take all reasonable steps to protect your jewellery from loss or damage.
- For any items insured for £10,000 or more, you must ensure that all clasps, fastenings, mounts and settings are inspected at least once every five years by a member of the National Association of Jewellers and any defects are rectified.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- This insurance cover is for a twelve (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 fourteen (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.
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