

# Jewellery & Watch Insurance



a Berkley Company

## Insurance Product Information Document

**Company:** Arranged Via Affinity Brokers LTD

**Product:** Affinity Brokers Ltd jewellery and watch Insurance

Affinity Brokers LTD is authorised and regulated by the Financial Conduct Authority in the United Kingdom. FCA reference Number is 531565

This insurance is provided by W. R. Berkley Syndicate Management Limited which is the Managing Agent for Lloyd's Syndicate 1967. (FRN: 568355). W/R/B Underwriting is a trading name of W. R. Berkley UK Limited and W. R. Berkley Syndicate Management Limited.

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?

The Affinity Brokers Ltd jewellery and watch insurance is designed to provide instant cover for you and your jewellery or watch against loss, theft or accidental damage anywhere in the world.

 <b>What is insured?</b>
<p>Cover for your jewellery or watch</p> <ul style="list-style-type: none"><li>✓ Items covered for accidental damage, theft and loss.</li><li>✓ Repair up to the value shown on the till receipt.</li><li>✓ Replacement up to the value shown on the till receipt.</li></ul>

 <b>What is not insured?</b>
<ul style="list-style-type: none"><li>✗ Watch &amp; jewellery items not listed on your certificate.</li><li>✗ Any damage due to wear and tear, gradual deterioration, inherent defect, mechanical or electrical breakdown or cleaning, repair or renovation.</li><li>✗ Any person not resident in the United Kingdom or Republic of Ireland.</li><li>✗ Any insured item stolen from an unattended baggage.</li><li>✗ Any item stolen from a commercial vehicle or soft topped vehicle.</li><li>✗ Any item stolen from an unattended vehicle unless the item is concealed in a locked boot or glove compartment within the vehicle and all the vehicle's security systems have been activated.</li><li>✗ Theft from any building or premises unless force resulting in damage to the building or premises was used to gain entry or exit. Unless the item was stored in a fixed locked receptacle and force resulting in entry to that receptacle was used.</li><li>✗ Loss that isn't reported to the police as soon as possible.</li></ul>



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## Are there any restrictions on cover?

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- ! Replacement or repair only up to the replacement value stated Affinity Brokers Ltd
- ! No cash settlement



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## Where am I covered?

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- ✓ Anywhere in the world.



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## What are my obligations?

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- Check your certificate wording to make sure you have the cover you need and expect.
- All steps must be taken to prevent loss or damage and maintain the item in good condition.
- Report any loss or theft to the local police as soon as possible.
- Notify Affinity Brokers Ltd within 30 days of the date of loss or damage.
- Provide Affinity Brokers Ltd or their agent with any information, documentation or evidence of the loss that they may reasonably require to consider a claim, including sending any manuals, guarantees and the box for any watch insured for £1,000 or over.
- This is not a renewable insurance. It is your responsibility to ensure you have alternative insurance arranged on expiry of this cover.

**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.**



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## When and how do I pay?

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- Payment must be made in full to the jeweller from whom you purchased your jewellery or watch on the day of the purchase.



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## When does the cover start and end?

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- Cover starts on the purchase date of your cover and lasts for 1 year. The duration of cover will be confirmed on your policy documentation.



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## How do I cancel the contract?

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You may cancel the certificate within 30 days of purchase provided no claims have been made. Following this you must give 30 days written notice of any cancellation.

To do this you must provide written notification to Affinity Brokers Ltd with a copy of your insurance certificate and receipt.

You can contact Affinity Brokers Ltd.:

- By email at [support@affinitybrokers.co.uk](mailto:support@affinitybrokers.co.uk)
  - By post to Affinity Brokers Limited, 21 Blythswood Square, Glasgow, G2 4BL
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