



a fresh approach to insurance



Valuables Insurance

Insurance Booklet





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Thank you for choosing Ripe valuables insurance.

Ripe Insurance Services Limited is permitted to deal as an agent for the insurer and are authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in 'definitions'. From now on wherever a word with a definition is used it will be printed in bold type.

Important Features:

NAME OF THE INSURER

This Policy is underwritten by Hiscox Underwriting Ltd (Registered in England and Wales number 02372789. Registered address: 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (Registered in England and Wales number 00070234. Registered address: 22 Bishopsgate, London, EC2N 4BQ). Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (FCA firm reference number 308922). Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA firm reference number 113849) and the Prudential Regulation Authority.

You can check this information on the Financial Conduct Authority register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the Financial Conduct Authority on 0800 111 6768. Information relating to the Prudential Regulation Authority can be found at www.bankofengland.co.uk/pru.

We must draw Your attention to a number of important features of this insurance:

- This part of the document provides details of Your Policy and the terms and conditions that apply. The Policy is a legal contract between You and Us. The Insurance Booklet and Insurance Schedule make one document and must be read together. Please keep them together
- The contract is based on the information You gave Us when You applied for the insurance
- Your Policy is in the following parts

Insurance Booklet	Insurance Schedule
<ul style="list-style-type: none"> • Exactly what is covered and what isn't • How to make a claim and how We will settle that claim • Our obligations to You • The terms and conditions You must comply with 	<ul style="list-style-type: none"> • The sections of the Policy that apply to You and the dates from which cover is in force • The various limits and sums insured that apply to Your cover • Any special terms that apply to Your Policy • Your Policy number
Statement of Fact	Notice to Policyholders
<ul style="list-style-type: none"> • The information You have provided, on which the Policy is based • Any declarations which You have agreed to 	<ul style="list-style-type: none"> • Provides information about any changes to Your renewal terms and Policy cover

Our part of the contract is that We will provide the cover set out in this policy wording:

- for those sections which are shown on Your Insurance Schedule
- for the insurance period set out on the same Insurance Schedule

Your part of the contract is:

- You must pay the premium as shown on Your receipt and/or invoice for each insurance period
- You must comply with all the terms and conditions set out in this Policy

If You do not meet Your part of the contract, We may turn down a claim, increase the premium or You may find that You do not have any cover.



Claims

OUR CLAIMS DEPARTMENT

In the event **You** need to make a claim, **Our** claims service is provided by Davies Group who are **Our** nominated claims handlers.

How to make a claim

If an event giving rise to a claim under this insurance occurs **You** shall Notify Davies Group as follows:

Give details of **Your** claim by either:

- Telephone: **+44 (0)333 400 6816**
- Post: Ripe Insurance for Valuables Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.valuables@davies-group.com
- Online: <https://ripevaluables.davies-group.co.uk>

CLAIMS CONDITIONS

No claim shall be payable where **Your** non compliance with these conditions directly or indirectly caused or contributed to the loss, theft or damage.

1. If an event giving rise to a claim under this insurance occurs **You** shall:
 - (a) Tell the police within 24 hours about any property which has been:
 - Lost
 - Stolen
 - Damaged by riot or civil unrest
 - Maliciously damagedAnd receive a crime reference and/or log number or other similar appropriate evidence of notification of the relevant authority
 - (b) Contact **Us** as soon as reasonably possible and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage and provide all the information and help **We** need to settle **Your** claim
 - (c) Do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is later returned to **You**
 - (d) Call **Us** if **You** receive any information or communication about the event or cause
2. No claim shall be accepted under this insurance unless **We** have received satisfactory documentation to support the claim. This includes but is not limited to **Evidence of Ownership, Jewellery Valuation**, proof of payment for the item such as bank statements or credit agreements and where applicable evidence of UK customs duty being paid.
3. **We** shall have sole control of all claims procedures and settlements
4. **We** will be entitled, at **Our** cost, but in **Your** name, to:
 - (a) Take legal proceedings for **Our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - (b) Take over and conduct the defence or settlement of any claim
5. Salvage - **We** may take and keep possession of **Jewellery and Watches** insured under Section 1 which are the subject of a claim made by **You** and to treat the **Jewellery and Watches** as salvage and to dispose of them in a reasonable manner. Any proceeds from such salvage belong to **Us** and will be used by **Us** to offset the amount of any claim payment made to **You**.
Our right to the salvage does not mean or imply that **You** are entitled to abandon any property to **Us**
6. If **You** are abroad at the time of an incident leading to a claim, **We** will not replace any item until **You** return to the United Kingdom
7. If **You** or anyone acting on **Your** behalf does not comply with **Our** requirements or hinders or obstructs **Us** in carrying out any of the above mentioned acts then **We** will not make any payment in respect of such claim.



Important Information

INSURANCE BOOKLET

You should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover

CONDITIONS

Your Policy describes certain things which **You** are required to do to make sure that **You** are protected and that **Your Policy** cover operates fully. For example, **You** must:

- Tell **Us** about changes which could affect **Your Policy** as set out under the heading 'keeping us informed'
- Make sure that **Your** sums insured are high enough to cover the items to be insured
- Take reasonable care of **Your** property

EXCLUSIONS

Exclusions will apply to each section and general exclusions will apply to the whole insurance.

LIMITS

All sections have limits on the amount **We** will pay under that section. Some sections also include inner limits for example for one item

EXCESSES

Claims under certain sections will be subject to an **Excess**. Where there is an **Excess**, **You** will be responsible for paying the first part of a claim

STATEMENT OF DEMANDS AND NEEDS

This policy meets the demands and needs of an individual who requires insurance for theft, loss or accidental damage to **Jewellery and Watches**.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all the questions in the declaration. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. If **You** fail to take reasonable care and **You** make a misrepresentation, **We** may invoke one of the following remedies under the Act:

- If **We** would not have provided cover, **We** may treat the policy as if it never existed and refuse all claims.
- If **We** would have provided cover on different terms, **We** may apply those terms as if they had been in place since the **Policy** started.
- If **We** would have charged a higher premium, **We** may reduce the amount **We** pay for a claim proportionately.

If the misrepresentation was deliberate or reckless, **We** may treat the **Policy** as if it never existed, refuse all claims and retain the premium.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **Your** items.

You must tell **Us** immediately about the following changes:

- Any changes to the valuable items **You** need to cover
- Any changes to **Your** contact information
- Any criminal convictions, CCJ's or if **You** have had any other insurance declined, cancelled or had special terms imposed

If **You** fail to disclose all relevant information or make a misrepresentation, **We** may:

- Cancel **Your** policy and refuse to pay any claim, or
- **We** may not pay the claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- The extent of cover may be affected.

YOUR RIGHT TO CANCEL

If **You** are not happy with it and choose to cancel **Your Policy** within the first 14 days of the purchase or renewal of the policy or the day on which **You** receive **Your** policy documentation or renewal documentation, whichever is the later, **You** will be entitled to a full refund of **Your Policy** insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending.



You may cancel any time after the 14 days have expired. **You** will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover. There will also be no return of premium where the premium refund due is less than £10 .

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business, if **You** wish to cancel **Your** policy please contact Ripe.

OUR RIGHT TO CANCEL

We may at any time cancel any insurance document by sending 14 days notice to **You** at **Your** last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unused period showing on the **Insurance Schedule**, unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium.

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the period of insurance no refund of premium will be paid.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this insurance booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping Us Informed' section of this insurance booklet.

If **We** cancel the policy **You** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided such cover, unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium.

REINSTATEMENT OF THE SUM INSURED

In the event of partial loss, theft or damage to the property insured the sum insured will be automatically reinstated from the date of the damage unless **You** have written to **Us** or **We** have written to **You**, to the contrary. In the event of total loss, theft or damage to the property insured the sum insured will not automatically be reinstated unless **You** have contacted **Us** with details of the replaced item and **We** have agreed to cover reinstate the sum insured. In accordance with the automatic reinstatement of the sum insured **You** will undertake to pay the necessary premium as **We** may require for such reinstatement from that date.

CUSTOMERS WITH DISABILITIES

This **Policy** and other associated documentation are also available in large print. If **You** require this please contact Ripe Insurance.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE, YOUR STATEMENT OF FACT AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet Your requirements please return it within 14 days from inception or receipt of documentation, whichever is the later for a full refund.

Please note that this insurance is only available to individuals who are resident in the United Kingdom.



Definitions

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force

Artificial intelligence

Any machine learning, logical, statistical or other algorithm in **computer or digital technology** that can:

1. perform tasks or generate outputs, including but not limited to, actions, content, decisions, predictions or recommendations; or
2. adapt or vary its operation proactively, or in response to inputs.

Civil commotion

Where 12 or more persons are present together, whether in a public or private place, with a common purpose (which may be inferred from conduct):

1. to use, or threaten to use, physical force to inflict personal injury on any person or to damage property; or
2. which causes a person of reasonable firmness, had such person been present at the scene, to fear for their safety. For the purposes of this definition, no person of reasonable firmness need actually be, or be likely to be, present at the scene.

Communicable disease

Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.

Computer or digital technology

Any **Programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. Creation, handling, entry, modification or maintenance of; or
2. On-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of, any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **Hacker** or otherwise, attempting or resulting in:

1. access to;
2. extraction of information from;
3. disruption of access to or the operation of; or
4. damage to:
any data or **computer or digital technology**, including but not limited to any:
 - a. **Programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
 - b. denial of service attack of distributed denial of service attack.

Evidence of Ownership

Original sales purchase or till receipt which clearly demonstrates ownership. This can also include a **Jewellery Valuation** along with a photograph of the item. Where the item was purchased outside of the United Kingdom **We** will require a **Jewellery Valuation**

Excess

The first part of any claim which **You** must pay

Hacker

Any **Artificial Intelligence**, entity or person, including any employee of yours, who gains or attempts to gain unauthorised access to or use of any:

1. **computer or digital technology**; or
2. data held electronically by you or on your behalf

Home

Your permanent place of residence, which is not left unoccupied for more than 30 days at any one time, within the United Kingdom



Insurance Schedule

Sets out the specific terms, values and endorsements applicable to the cover and should be read together with the **Policy**

Jewellery and Watches

Items specified in the **Insurance Schedule** created to be worn for decorative or ceremonial reasons. This can include but is not limited to watches, rings, necklaces, bracelets, brooches, earrings, medals, cufflinks, bangles, tiara, chains, charms and valued at £1,000 or more. It does not include loose or unmounted stones

Jewellery Valuation

A valuation completed within the last 3 years and completed by a National Association of Jewellers Institute Registered valuer

Period of Insurance

The period cover is effective as detailed in **Your Insurance Schedule**

Policy

The policy wording, (along with the **Insurance Schedule** and any endorsements and the Notice to Policyholder) which forms a legal contract between **You** and **Us**

Program(s)

Code or instructions which tell **Computer or digital technology** how to process data or interact with ancillary equipment, systems or devices.

Social Engineering communication

Any request directed to you or someone on your behalf by any **Artificial Intelligence**, entity or person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property to which such third-party is not entitled.

Solar weather

Solar flares, solar eruptions or bursts including plasma bubbles or ejections, magnetic field or magnetosphere fluctuations or disruptions.

Territorial Limit

The territory detailed in **Your Insurance Schedule**

Terrorism

An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

1. is committed for political, religious, ideological, racial or similar purposes; and
2. is intended to influence any government or an international governmental organisation or to put the public, or any section of the public, in fear; and
 - a. involves violence against one or more persons; or
 - b. involves damage to property; or
 - c. endangers life other than that of the person committing the action; or
 - d. creates a risk to health or safety of the public or a section of the public; or
 - e. is designed to interfere with or to disrupt an electronic system

United Kingdom Resident

Permanent residents for at least the last 12 months of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. **You** must have paid UK taxes on all of **Your** income wherever it is earned and be registered with a UK doctor.

We/Our/Us

Hiscox Insurance Company Ltd

You/Your

The person(s) named in the **Insurance Schedule** and members of their immediate family who permanently live with them. Including, spouse, partner, son, daughter, parent or siblings over 21 years of age who are a **United Kingdom Resident**



Section 1 – Jewellery and Watches

Provides cover for theft, physical loss and/or damage to **Jewellery and Watches**.

What is covered:

We agree to pay for repair or replacement, or issue a voucher, up to the limit stated in **Your Insurance Schedule**, of **Jewellery and Watches** owned by **You** that have been stolen, lost or sustained **Accidental Damage** or malicious damage occurring within the **Period of Insurance** and within the **Territorial Limit** detailed in the **Insurance Schedule**.

Basis of valuation:

The basis of valuation for settlement will be the value agreed by **Us** and shown in the schedule. **We** will not be liable for more than the agreed value.

In the event of a partial loss or damage to any item insured the amount payable will be the cost and expense of restoration plus any resulting depreciation but not exceeding the full value of that item. If the item(s) insured is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

For pre-owned or second hand watches the value provided must represent the amount to replace the watch with one of a similar age and condition in the UK.

For inherited watches, the value provided can be either the second hand or pre-owned value as above or the value of the item as purchased from new.

All values provided must be supported by **Evidence of Ownership** and/or a **Jewellery Valuation**.

What is not covered:

1. Any applicable **Excess**
2. Loss or damage occurring before the policy was inception or arising from an event before cover was inception
3. Any loss or damage:
 - a. deliberately caused by; or
 - b. arising from a criminal act caused by; **You** or any other person living with **You**.
4. Loss or theft of **Your Jewellery and Watches** unless substantiated by **Evidence of Ownership** and/or a **Jewellery Valuation**
5. Loss or damage caused by or resulting from dyeing, cleaning, repairing or renovating, or any similar process, including routine maintenance
6. Theft from **Your Home** unless **Jewellery and Watches** are kept inside the **Home** and any security devices are in operation and there is clear evidence of forcible and violent entry or exit
7. Theft from a vehicle
8. Theft from any garage or outbuilding at the **Home**
9. Theft or loss away from the **Home** unless the item:
 - a. Is being worn by **You**
 - b. Is being carried under **Your** close personal custody or control
 - c. Is deposited in a bank or locked safe
10. Theft, loss or damage to **Jewellery and Watches** whilst hired out or loaned by **You**
11. Loss or damage to any unmounted gem stones
12. If **You** are under 21 years of age
13. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climate conditions, electrical faults, manufacturing faults, inherent defects, deterioration or mechanical derangement of any kind
14. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection.
15. **Jewellery and Watches** more specifically insured elsewhere
16. Any unexplained loss or disappearance
17. Any imported item where appropriate UK customs duty has not been paid or where evidence cannot be provided
18. Pairs & sets - **We** will not pay for the cost of replacing any undamaged items which form part of a set (other than a pair), when damage happens to a specific part and replacements cannot be sourced
19. Any claim for money, or any electronic, online or crypto currency, including but not limited to Bitcoin, even where such currency exists in physical form.



20. Damage to, or any loss, cost or expense arising in respect of any item of **Computer or digital technology** which is directly caused by:
- Cyber attack** or fear or threat of a **Cyber attack**;
 - Hacker** or fear or threat of a **Hacker**;
 - Computer or digital technology error**; or
 - its digital connectivity to any other item of **Computer or digital technology** which has been directly affected by a **Cyber attack, Hacker** or **Computer or digital technology error**.

We will however cover any other damage, loss, cost or expense insured under this section which is caused by the **Cyber attack, Hacker** or **Computer or digital technology error**

21. **Terrorism**
22. **Civil commotion** occurring outside of England, Scotland or Wales.
23. **Solar weather** including any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to it,
24. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel.
25. radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
26. Loss due to confiscation, detention by Customs or other authority.
27. Any damage, injury, illness, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with:
- Communicable disease**;
 - fear or threat of **Communicable disease**; or
 - any action taken in controlling, preventing, suppressing or in any way responding to a. or b. above.

Sanction Limitation and Exclusion Clause

We shall not provide cover nor shall **We** be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America



General Conditions

1. **You** must exercise reasonable care to prevent theft, loss or damage and at all times act as if uninsured
2. **We** will not pay any claim under this **Policy** where a failure by **You** or anyone acting on **Your** behalf, to comply with the terms and conditions of this **Policy** has caused or contributed to the theft, loss or damage that lead to the claim.
3. **You** shall reimburse to **Us** any expenses not covered by this insurance, which are incurred by **Us** on **Your** behalf
4. If **You** or anyone acting for **You**:
 - a. Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect; or
 - b. Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect

Then:

We will not pay the claim

We will not pay any other claims made under the **Policy** relating to events occurring after the date of a fraudulent act

We may cancel the **Policy** from the date the fraudulent act took place

We shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** relating to events occurring after the fraudulent act was committed

We will not provide any return of premium

We may share information about **Your** behaviour with other organisations to prevent further dishonesty, exaggeration, or fraud

We may inform the Police of the circumstances

5. If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, **We** will not pay more than **Our** share of the claim, even if the other insurer refuses the claim

Important note

This condition will not have the effect of leaving **You** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.

7. Where more than one insurer and/or Lloyd's syndicate is party to this **Policy**, the liability of an insurer or syndicate under this **Policy** is several and not joint with any other insurers or syndicates party to this **Policy**. An insurer is liable only for the proportion of liability it has underwritten. **We** will provide **You**, on request, with details of the insurers/syndicates who are party to this **Policy** and the proportions of liability they have underwritten.



Our complaints procedure

Our commitment to customer service

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

HOW TO COMPLAIN

- Please quote Your policy number and claim reference (if applicable) in all correspondence so that Your concerns may be dealt with speedily.
- If You are unhappy with any element of the cover we provide or any aspect of Our service or have a cause for complaint, please contact

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none"> • Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN • Phone – 01782 339128 Details of the Davies Group internal complaint-handling procedures are available on request.
All other matters	Please contact Ripe Insurance: <ul style="list-style-type: none"> • Email – complaints@ripeinsurance.co.uk • Post – One Stockport Exchange, Railway Road, Stockport, SK1 3SW • Phone – 0333 400 9496

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Use the information from Your complaint to proactively improve Our service in the future.

Once Your complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date Your complaint is received.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, Exchange Tower, Harbour, Exchange Square, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

You have the right to refer Your complaint to the Financial Ombudsman, free of charge, but You must do so within six months from the date of the final response letter. If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider Your complaint and so will only be able to do so in very limited circumstances.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If We are unable to meet Our financial obligations You may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of Your Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk.



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Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation **We** provide to **You**. If **You** are unsure **You** can also contact **Us** at any time by telephoning 01904 681198 or by emailing **Us** at dataprotectionofficer@hiscox.com.

We collect and process information about **You** in order to provide insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **Your** information with, and obtaining information about **You** from, **Our** group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, **Our** regulators or fraud prevention agencies.

We may record telephone calls to help **Us** monitor and improve the service **We** provide. For further information on how **Your** information is used and **Your** rights in relation to **Your** information please see **Our** privacy policy at www.hiscox.co.uk/cookies-privacy



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Endorsements

1. LOSS COVER EXCLUDED

During the **Period of Insurance** claims resulting from loss are not covered unless:

- a. **Jewellery and Watches** have been purchased or acquired by **You** no more than 60 days prior to inception of the policy; or
- b. where **You** have owned the **Jewellery and Watch** items for more than 60 days, **You** have arranged insurance for them covering the previous 60 days before the inception of the **Policy** and can provide evidence of such insurance if required by **Us**



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Registered office: One Stockport Exchange, Railway Road, Stockport, United Kingdom, SK1 3SW.
Registered in England and Wales No. 04507332.