

KEY FACTS

JEWEL INSURANCE POLICY SUMMARY



CROWNSWAY INSURANCE BROKERS LIMITED

The following summary does not contain the full terms and conditions of the contract, which can be found in the Policy documents.

The summary does not form of your contract of Insurance.

About Your Policy

- (1) This Insurance Policy is Underwritten by China Insurance Co. (UK) Ltd.
- (2) This Insurance Policy provides the following coverage:

Home Policy (Jewel)

Your Jewel Comprehensive Insurance "Home" Policy is on a "New for Old" basis and may provide cover in respect of the insured premises under the following sections.

- ◆ **Building** includes the private residence shown in the schedule garages outbuilding gates hedges fences landlords fixtures and fittings paths drives boundary garden wall patios and swimming pools

This Section also includes:

Removal of Debris
Accidental breakage of glass and sanitary ware
Accidental damage to underground services
Architects and Surveyors fees
Cost of alternative accommodation and loss of rent
Legal liability as home owner up to £1,000,000.00

- ◆ **Contents** includes Household goods such as furniture (including non-permanent fixtures and fittings, e.g. carpets and curtains). Personal belongings in the home and garage such as clothes sports equipment and bicycles. Valuables including watches and cameras money in the home include cheques stamps and tokens.

This Section also includes:

Accidental damage to audio visual equipment including home computers
Contents temporarily removed to the garden
Cost of alternative up to £1,000,000.0
Breakage of mirrors and glass
Cover for contents temporarily removed from the insured premises
Liability to domestic employees

You may also at an additional charge add the following optional covers to suit your needs

- ◆ **Accidental Loss or Damage to Contents or Building or Both**
- ◆ **All Risks cover (Contents only)** Loss or damage to valuables money personal effects whilst anywhere in Europe and for up to 60 days anywhere worldwide.
- ◆ **Protection against the authorised use of credit card up to £500 and money up to £500.**
- ◆ **Frozen food (contents only)** This optional section is available to cover loss or damage to food in the cold chamber of refrigerator or deep freeze caused by rise or fall in temperature – due to accidental power failure.

Cover Applicable

The standard insured perils for both buildings and Contents include loss or damage caused by

- ◆ Fire explosion lightning earthquake
- ◆ Smoke
- ◆ Storm or flood
- ◆ Riot civil malicious persons
- ◆ Subsidence ground heave or landslip
- ◆ Escape of water from or frost damage to a fixed water drainage heating installation or washing machine
- ◆ Theft or attempted Theft
- ◆ Collision by aircraft or aerial devices vehicles or anything dropped from them or animals
- ◆ Breakage or collapse of radio or television aerials
- ◆ Escape of oil from oil-fired heating installation
- ◆ Falling trees or branches

This insurance is an annual contract that may be renewed each year subject to your needs and our terms and conditions. Full details of all covers are set out in the policy booklet that is available on request.

This booklet also contains the full wording of "What is covered" and "What is not covered" terms exceptions conditions and endorsements that apply to the insurance you place with us but we explain the importance of some of these and what they mean.

Adequate Sum Insured

You must at all time keep the sums insured at a level which represents the full value of property insured both for contents and building.

Excess

The amount that you will be responsible for of any claim and will be indicated in the policy booklet or in endorsements

Endorsements

Whether these are pre-printed (at the rear of the policy booklet) or typewritten as an attachment to the policy schedule they will override the policy booklet and may increase reduce or limit the cover provided.

Reference to applicable endorsements will be found at the bottom of the policy schedule indicated by reference and we would request you to pay particular attention by reading the wording of them and understanding how they might affect your insurance cover.

For Extra security of the Property the following warranties may apply

Alarm warranty and protection

Protection warranty

This section of the certificate summary provides important customer service information

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no claims have been made on the policy during that time. If after this time you wish to cancel the policy, you may do so at anytime subject to a charge being made for the period of cover. The company may cancel by giving 7 days notice to your last known address.

How to Make a Claim

Should you wish to make a claim under your policy please contact your Insurance adviser in the first instance or CROWNSWAY INSURANCE claims Department within 14 days of the incident. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission, Full details of how to make a claim are included in you policy document.

How to Complain

Your first point of contact should always be your insurance adviser or alternatively the CIB office which issued the policy. If following contact with the above, you feel that you require further assistance, please write to our Managing Director at:

Crownsway Insurance Brokers Ltd, D.J.S House, 183 Holyhead Road, Birmingham, B210BD,

Tel: 0121 554 3566/9788, Fax: 0121 523 2992

If we cannot resolve the differences between us, you may refer your complain to:

The Directors, China Insurance Co. (UK) Ltd, The communications Building, 48 Leicester Square, London WC2H 7LT

Telephone: 020 78391888

If you still cannot be satisfied you may refer your comments to:

Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR

Telephone: 0845 080 1800

Compensation

Crownsway Insurance Brokers Ltd. is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000.00 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met, for compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS

Members of the Association of British Insurers Authorised and Regulated by the Financial Services Authority

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