



The Connoisseur®
Art & Antiques Dealers Trading from Home Policy
Summary of Cover



www.anthonywakefield.com

01306 740555



Anthony Wakefield & Company
Fine Art & General Insurance Brokers



Art & Antiques Dealers Trading from Home Policy Summary of Cover - 1

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

Insurer

This insurance is underwritten by AXIS Managing Agency Ltd, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicates 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).

About Your Policy

This is an Art & Antique Dealer Trading From Home insurance policy. The main features and benefits are set out below.

Conditions

This insurance **Policy** is underwritten by Certain Underwriters at Lloyd's of London under a Binding Authority that has been issued to the Coverholders, Anthony Wakefield & Co Ltd. and Connoisseur Policies Ltd.

This insurance **Policy** provides the following coverage:-

Your Stock is covered on a full "**Damage**" wording. This means physical loss or **Damage** which is sudden and unforeseen by the insured. **Cover** is given whilst in transit within the United Kingdom, the Isle of Man and the Channel Islands and at fairs, antique centres and exhibitions. **Cover** is also given for Defective Title up to 25% of **Your** limit. **We** only insure premises protected by an intruder alarm supplied and maintained by a NSI or SSAIB approved installer.

It is also important that **You** are clear as to the main exclusions to the policy and they are;

1. The first £250 of each occurrence [not each item]
2. Losses outside the United Kingdom, the Isle of Man and the Channel Islands
3. War or nuclear risks
4. Terrorism [but this cover can be bought separately]
5. Losses from unattended vehicles
6. Unexplained or stocktaking losses
7. Theft by staff, partners and the like
8. Dishonoured cheques or cards

A copy of your completed proposal will be available (on request) provided the insurance is effected but you should keep a record (including copies of letters) of all the information supplied.

The period covered by this insurance Policy is 12 months, or as shown on the schedule.

Exclusions applicable to the whole of this insurance

1. any **Damage** directly or indirectly resulting from or consequent upon or contributed to by;
 - a i war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power
 - ii **Damage** caused by or resulting from confiscation, nationalisation, requisition or destruction of or **Damage** to **Property** by or under the order of any government, public or local authority
 - b i ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - iii nuclear reaction, nuclear radiation or radioactive contamination



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2. **Damage** caused by or resulting from;
 - a natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping, shrinking, repairing, restoring, retouching or any similar process
 - b aridity, humidity, exposure to light or extremes of temperature, unless such **Damage** is caused by storm, flood escape of water from fixed water tanks, apparatus or pipes or fire
 - c theft or dishonesty committed by or in collusion with any principal shareholder (beneficial or otherwise), partner director or other officer or any of **Your** employees or any person to whom insured **Property** is entrusted or loaned.
3. **Damage** directly or indirectly caused by, resulting from or in connection with any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to this loss. For the purpose of this exclusion, an act of terrorism means an act including but not limited to the use of force or violence and or the threat thereof of any person or group(s) of persons, whether acting alone or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes, including the intention to influence any government and or to put the public or any section of the public in fear.

We also exclude **Damage** cost or expense of whatever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If **We** allege that **Damage** is not covered by the insurance by reason of this exclusion, the burden of proving the contrary shall be upon **You**.
4. the first £250 of any **Damage**
5. **Damage** discovered whilst taking inventory or any mysterious disappearance or unexplained loss
6. **Damage** from or caused by electrical or mechanical fault or breakdown
7. any **Damage** to stock where **You** have not kept proper stock records and account books in which all sales and purchases for which **You** are responsible are recorded
8. **Damage** arising out of the acceptance of cheques, credit or debit cards which are not honoured by the issuers or the acceptance of counterfeit currency in payment for purchases of stock
9. **Damage** from in or on unattended vehicles
10. **Damage** to jewellery outside the **Premises** unless carried by a responsible person authorised by **You**
11. **Damage** occurring outside the United Kingdom, the Isle of Man or the Channel Islands
12. **Damage** occurring at the **Premises**, unless there are signs of forcible and violent entry to or exit from the **Premises**
13. **We** shall not indemnify **You** for **Damage** to any item which is in the care, custody or control of any other person or business if indemnity is provided under a separate contract of insurance or indemnity arrangement held by that person or business.
14. **We** will not pay for any loss, **Damage**, expense or legal liability directly or indirectly caused by, contributed to by, or arising from electronic means or devices.

Provided that this exclusion does not apply to physical loss or physical **Damage** to property insured which arises solely from an act or event which occurs accidentally, and which is not intended to cause harm.

Cancellation

You can cancel this insurance at any time by writing to **Your** broker or agent.

We can cancel this insurance by giving **You** thirty (30) days' notice in writing.

We will only do this for a valid reason (examples of valid reasons are as follows):

1. non payment of premium;
2. a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
3. non-cooperation or failure to supply any information or documentation **We** request; or
4. threatening or abusive behaviour or the use of threatening or abusive language.



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Refund of premium

You have a statutory right to cancel this insurance by writing to **your** broker or agent within 14 (fourteen) days of either:

1. the date **You** receive this insurance documentation; or
2. the start of the **Period of Insurance**

Whichever is the later.

If this insurance is cancelled then, 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. This will be calculated on a proportional basis. For example, if **You** have been covered for six (6) months, the deduction for the time **You** have been covered will be half the annual premium.

If **You** cancel this insurance outside the cooling off period, there will be an additional charge, as stated in the schedule, to cover the administrative cost of providing the insurance.

If **We** pay any claim, in whole or in part, then no refund of premium will be allowed.

Claims

If **You** believe that **You** have a claim under this **Policy**, **You** should notify the Claims Manager at Anthony Wakefield & Co Ltd, Suite C2, South House, 21-37 South Street, Dorking, Surrey RH4 2JZ.

Tel: **01306 740555** Fax: **01306 740770**
E-mail: info@anthonywakefield.com.

Complaints

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** wish to make a complaint, **You** can do so at any time by referring the matter to either **Us** or the Complaints team at Lloyd's

Our address is

Complaints
AXIS Managing Agency Limited
52 Lime Street, London EC3M 7AF

Tel: **020 7050 9000**
Fax: **020 7050 9001**
E-mail: complaints@axiscapital.com

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street, London EC3M 7HA

Tel: **020 7327 5693**
Fax: **020 7327 5225**
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help", which is available from www.lloyds.com/complaints. Alternatively, **You** can ask Lloyd's for a copy of this leaflet using the contact details shown above.

If **You** are dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer it to an alternative dispute resolution body.



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Complaints (continued)

If **You** live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service
Exchange Tower, London
E14 9SR

Tel: **0800 023 4567** (calls to this number are free from “fixed lines” in the UK)
Tel: **0300 123 9123** (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)
E-mail: **complaint.info@financial-ombudsman.org.uk**

If **You** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114
Jersey, Channel Islands JE4 9QG.

Tel: **Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.**
Fax: **+44 1534 747629**
E-mail: **enquiries@ci-fo.org**
Website: **www.ci-fo.org**

If **You** purchased this insurance online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

This complaints procedure does not affect **Your** right to take legal action.

Compensation

We are members of the Financial Services Compensation Scheme. 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. Further information about compensation scheme arrangements is available by visiting their website.

Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY

Tel: **0800 678 1000**
International calls **+44 207 741 4100**
Website: **www.fscs.org.uk**

Law and Jurisdiction

You and **We** are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary, this insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Data Protection Notification

For the purposes of this Notice, **We/Us/Our** includes certain **Underwriters** at Lloyd's, the **Coverholder Anthony Wakefield & Company Limited** and any agents. **You/Your** includes the **Insured**, and anyone who provides data to the **Coverholder**, or who is or becomes insured by **Us** under a contract of insurance (the **Policy**).

The security of data is very important to **Us**, which **We** will handle with all appropriate security measures. **We** will collect and process data (including **Personal** information) about any person insured under the **Policy** for its administration, the handling of claims and the provision of customer services, and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. **Our** handling of data is consistent with the core necessary **Personal** data uses and disclosures set out in the London Insurance Market Core Uses Information Notice which **You** should review.

All data may be used by **Us** for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without **Your** express consent. All data provided by **You** about other people to be insured, such as **Family**, friends or other associates, must be with their permission. It is **Your** responsibility to inform them about **Our** use of their data.



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Data Protection Notification (continued)

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of the policy, unless it is further required for legal or regulatory reasons. **You** have a number of rights in relation to the data, including the right to request a copy of the information (for which there may be a small fee), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, **You** should contact **Anthony Wakefield & Company Limited** at:

South House, 21 - 37 South Street, Dorking, Surrey RH4 2JZ

Tel: **01306 740 555**

E-mail: **aw@anthonywakefield.com**

Website: **www.anthonywakefield.com**

For information relating to the Underwriters, please contact:

The Data Protection Officer, AXIS Capital, 52 Lime Street, London EC3M 7AF

E-mail: **dpo@axiscapital.com**

Phone: **0207 877 3907**

If You are/is not satisfied with the way in which any Personal data has been managed, You may complain to the Information Commissioner's Office at:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom

Tel: **0303 123 1113 (local rate)**
or 01625 545 745 (national rate)

E-mail: **casework@ico.org.uk**

Website: **www.ico.org.uk**



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Anthony Wakefield & Company
Fine Art & General Insurance Brokers

LLOYD'S

Commercial, Household and Specialist Policies Including Antique Dealers and Collectors
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Authorised and Regulated by the Financial Conduct Authority

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