



Connoisseur[®] Artists, Antique &
Fine Art Dealers Trading from Home
Summary of Cover and Proposal Form
www.anthonywakefield.com



Call
01306 734 600

Email
aw@anthonywakefield.com

Underwritten for Connoisseur Policies Ltd.
by certain Syndicates at Lloyd's

LLOYD'S



The following summary of cover does not contain the full terms and conditions of the contract which can be found in the policy document. The summary of cover does not form part of your contract of insurance.

Conditions applicable to the Whole of this Insurance

- 1 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.
- 2 This insurance **Policy** provides the following coverage:-
Your Stock is covered on a full "**Damage**" wording. This means **You** have cover for theft including shoplifting. **Cover** is given whilst in transit within the British Isles 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;
 - The first £250 of each occurrence [not each item]
 - Losses outside the UK or Republic of Ireland
 - War or nuclear risks
 - Terrorism [but this cover can be bought separately]
 - Losses from unattended vehicles
 - Unexplained or stocktaking losses
 - Theft by staff, partners and the like
 - 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.**
- 3 The period covered by this insurance **Policy** is 12 months, or as shown on the schedule.

Cancellation

- 4 Providing that there have not been any losses that are likely to give rise to a claim in the relevant period, this **Policy** is cancellable within 14 days from the date of conclusion by serving notice of cancellation to the insurance broker through whom **You** arranged this insurance, at the broker's contact address.

By exercising **Your** right to cancel, **You** withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, **You** will be reimbursed any sums which **You** have paid in connection with this **Policy**. If notice of cancellation is received after the inception date of the **Policy**, an amount which is in proportion to the extent of the service already provided to **You** may be deducted from such reimbursement.

If **You** do not exercise **Your** right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the **Policy**.

Claims

- 5 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

Email: 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** have any questions or concerns about **Your** insurance or the handling of a claim **You** should, in the first instance, contact:

**The Complaints Team,
Tokio Marine Kiln,
20 Fenchurch Street,
London EC3M 3BY**

Tel: 020 7886 9000

Fax: 020 7488 1848

Email: complaints@tokiomarinekiln.com

Website: www.tokiomarinekiln.com

*For certain classes of business **We** act as Managing Agents to certain Syndicates at Lloyd's. In these circumstances the following contact details at Lloyd's apply.*

In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to the Complaints team at Lloyd's. The contact details are:

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

Please note that some complaints require fuller enquiry than others. If this is the case, **We** shall contact **You** within 20 working days to give **You** an expected date of response. Alternatively or conjointly, **You** may refer **Your** complaint to **Your** Insurers, who will deal with it under their stated complaints procedure.

If **You** feel that **Our** response does not resolve **Your** issue, **You** may refer the matter to the **Financial Ombudsman Service** at:

**Financial Ombudsman Service,
Exchange Tower, London. E14 9SR**

Tel: 0800 023 4567 alternative no 0300 123 9123

International calls +44 207 964 0500

Fax: 020 7964 1001

Website: www.financial-ombudsman.org.uk

However, the Ombudsman will only consider **Your** complaint if,

1. **You** have referred the matter to **Us** and/or **Your** Insurers,
2. **You** are a private policyholder or a business (micro-enterprise) with a group annual turnover of less than €2,000,000, a charity with an annual income of less than €2,000,000 or a trustee of a trust with a net asset value of less than €2,000,000 - and **You** employ fewer than ten employees.



Providing **You** meet these criteria and **We** have not managed to resolve **Your** complaint within 40 working days of **Your** having made it, **You** may refer direct to the FOS.

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

Data Protection Notice

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.

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
Email: aw@anthonywakefield.com
Website: www.anthonywakefield.com

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)
Email: casework@ico.org.uk
Website: www.ico.org.uk



Section 1 - Your Personal Details

Title

First Name

Last Name

Trading As

Address

Post Code

Telephone

Mobile

Email

Fax

Have you ever traded under another name? If YES please give details.

Yes No

If YES, please provide details

Alarm Company Protecting Your Home

Signalling Method

Any other Protections

Section 2 - Trading Details

Do you keep a record of every transaction?

Yes No

What is your main stock?

Approximate percentage of Jewellery, Gold, Silver and/or Plate



Section 3 - Statement of Values

Sums Insured on Stock (£)

This figure should include any display cabinets and fixtures or fittings for which you are responsible

Sums Insured on Trading Equipment (£)

This figure should include any trading equipment for which you are responsible

Declaration

(You must read this declaration carefully and if you cannot sign it without alteration, you should contact us)

To the best of my or our knowledge and belief, the answers given above are true and I or we have not withheld any material fact(s) from Connoisseur Policies Ltd, Anthony Wakefield & Co Ltd or Underwriters at Lloyd's. I understand that non-disclosure or misrepresentation may entitle Underwriters to avoid the Insurance. [Material facts are those that influence the acceptance or assessment of your Proposal Form by Underwriters. If you are in any doubt as to whether a fact is material or not, you should disclose it]. I confirm that no Insurance has been refused to me, nor have any special terms been imposed on me. I have not been required to take any special precautions, nor have I, we or any person working for me or us been convicted of any offence involving dishonesty of any kind*, nor, in the past six years, have there been any losses or damage that would be covered by this Insurance. *

* "Spent" offences under the Rehabilitation of Offenders Act need not be disclosed.

I agree to the above declaration (required)

Print Name:

Date:

Once completed please either post, email or fax to:

**Post: Anthony Wakefield & Company Limited,
South House, 21 - 37 South Street, Dorking, Surrey, RH4 2JZ**

Fax: 01306 740770

Email: aw@anthonywakefield.com



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