



Swarovski Crystal Society Insurance

Policy Summary

Swarovski Crystal Society Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the

This policy requires you to list any individual items over £1,500 and specify your Annual and/or Limited Edition pieces.

Table 1 Swarovski Crystal Society Insurance

The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Accidental loss or damage anywhere in the United Kingdom.	<ul style="list-style-type: none"> • Loss or damage in an unattended vehicle is subject to a limit of £1,000. The items must be out of sight and the vehicle securely locked. • The most we will pay for any item is £1,500 unless the item is specifically named in the policy. • Some specific causes of damage may be excluded. 	What is covered and what is not covered

Table 2 General Conditions and Exclusions

The following apply to the policy as a whole. For full details of these and other exclusions and limits please read the policy document.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, any process of cleaning, washing or drying (other than by hand in accordance with Swarovski recommendations) scratching or denting. • If you leave your home unoccupied for more than 60 consecutive days, or let it to anyone, some cover will be restricted and some will not apply. • Theft or attempted theft unless force and violence are used to get into or out of your home. • Loss or damage whilst in transit, unless the collection has been packed securely. • The most we will pay for any item is £1,500 unless the item is specifically named in the policy. • Some specific causes of damage may be excluded. • If the sum insured shown in the schedule is less than the full replacement value, your claim may be reduced. 	<p>What is not covered</p>

Important Information



Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Swarovski Crystal Society Insurance policy you should call the Claims Helpline on 01473 229 028 as soon as possible. You must give us any information or help that we reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

We aim to give Swarovski Crystal Society members a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged

the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the address below.

If the RSA Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

RSA	Financial Ombudsman Services
Customer Relations Office RSA Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card, if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in “Your right to cancel the policy” above.

Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. This will not effect your right to make a claim for any event that happened before cancellation date. If we cancel the policy we may refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided with your documentation

The language used in this policy and any communications relating to it will be English.

RSA

Swarovski Crystal Society Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA’s Register by visiting the FSA’s website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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