



**CARROLL HOLMAN**  
INSURANCE BROKERS

## Swarovski Crystal Society Members' Insurance

### About this Summary of Cover

This insurance is specifically designed to provide financial protection for owners of Swarovski crystal following loss of or damage to their collection. It is underwritten by JRP Insurance Management Ltd through the following insurer:

ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **Us** on request.

ERGO is part of the Munich Re Group, one of the leading reinsurers and risk carriers worldwide and administered by Carroll Holman Insurance Brokers.

Carroll Holman Insurance Brokers is a trading name of Carroll & Partners Ltd. Carroll & Partners Ltd is authorised and regulated by the Financial Conduct Authority.

The policy is an annual contract and before its expiry date you will be offered renewal for a further period of 12 months.

The following is a general summary of the insurance provided by the policy. For precise details of cover, including the full conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

### What is covered

In the event loss or damage to the **collection** whilst situated anywhere within the **United Kingdom** by any cause not excluded by this policy **we** will compensate **you** in accordance with the basis of settlement.

### Basis of settlement

If an item can be economically repaired **we** will pay the cost of repair. Otherwise, **we** will replace the item or **we** will pay the cost of the **secondary value** if it cannot be replaced.

Unless an item cannot be repaired or replaced **we** will not be obliged to pay a monetary settlement to **you**, other than at **our** discretion.

If the total sum insured in the **schedule** is less than the value of **your collection** at the date the damage occurs, **we** will only pay the same proportion of the damage as the total sum insured bears to such value. For example, if **your** total sum insured represents only 80% of the value of **your collection** **we** will only pay 80% of your claim.

The sum insured will not be reinstated automatically for any item specified individually on the **schedule**, which has been totally lost or destroyed. If insurance is required for replacement items please tell **us**.

### Exclusions and limitations

A number of exclusions and limitations apply and the following are the ones most specific to the property being insured.

No cover is provided:

- For wear and tear, any process of cleaning, washing or drying (other than by hand in accordance with Swarovski recommendations) or scratching or denting.

- If you leave **your home** unoccupied for more than 60 consecutive days.
- For theft or attempted theft, unless force and violence are used to get into or out of **your** home
- For loss or damage whilst in transit, unless the **collection** has been placed in original packaging or reasonable care (as defined in policy wording) has been taken to protect the collection
- For any unexplained loss or damage.
- Jewellery or any property owned or held in trust in connection with any business, profession or trade.

#### Limitations:

- If the sum insured **you** have chosen for **your** collection is less than the full replacement value, **your** claim may be reduced.
- Any items kept in an unattended vehicle are subject to security terms as detailed in the Exclusion within the Policy wording. The most **we** will pay for damage to the collection is £1,000 in all.
- The most **we** will pay for any item is £1,500, unless the item is specifically described in the policy.

## Other important information

### Claims Notification

If you need to notify us of a claim or of any circumstances or incident that may cause a claim you should contact **Carroll Holman Insurance Brokers by email to [claims@carrollholman.co.uk](mailto:claims@carrollholman.co.uk) or by telephone to 0207 645 4600.**

You should immediately report to the police any incident involving theft, malicious damage or loss of property. The policy document provides full details of the action you should take in the event of a claim.

### Language

The policy and associated documentation and all information relating to this insurance shall be in English.

### Law

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and us, English Law will apply.

### Cancellation

If **you** cancel the policy within 14 days of the date **you** receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **period of insurance**.

If **you** cancel the policy after 14 days of the date **you** receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current period of insurance, provided no claim has been made during the current **period of insurance**.

**We** may cancel this policy by giving **you** at least 30 days' notice at **your** last known address. This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy, **we** will provide a pro rata refund for the balance of the unexpired insurance period.

### Complaints Procedure

**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 contact:

Policy Enquiries	Claims Enquiries
Carroll Holman Insurance Brokers 48 Gracechurch Street London EC3V 0EJ  Tel: 0207 645 4600 Email: household@breezeuwco.uk	JRP Underwriting Claims Team Cunningham Lindsey Claim Solutions 14-16 Oakleigh House Park Place Cardiff South Glamorgan CF10 3DQ  Tel: 0345 604 6964 Email: <a href="mailto:jrp@cl-uk.com">jrp@cl-uk.com</a>

If **you** are not satisfied and wish to make a complaint, then **you** may contact the insurer's complaints team at:

Policy Complaints	Claims Complaints
David Ezzard Business Manager JRP Underwriting Suite 828, Gallery 8 Lloyd's Building One Lime Street London, EC3M 7DQ  Telephone: 020 3326 2030 E-mail; <a href="mailto:david.ezzard@jrpunderwriting.co.uk">david.ezzard@jrpunderwriting.co.uk</a> Alternatively, you can ask your broker to refer the matter on for you.	JRP Underwriting Claims Team Cunningham Lindsey Oakleigh House 14-16 Park Place Cardiff CF10 3DQ  Telephone: 0345 604 6615

If **you** remain dissatisfied you may refer the matter at any time to:  
 The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR  
 Telephone: 0800 023 4567 or 0300 123 9123  
 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

In all communications the policy/certificate number appearing in the **schedule** should be quoted.

**You** have six months from the date of **our** final response to refer to the Financial Ombudsman Service.

**Your** right to take legal action against **us** is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.