



# Swarovski Crystal Insurance

## Insurance Product Information Document

**Company:** Carroll Holman Insurance Brokers  
Registered in England No 2267055.  
Authorised and regulated by the Financial  
Conduct Authority Regulated number  
310833

**Product:** Swarovski Crystal Society  
Members' Insurance

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

### What is this type of insurance?

This is an insurance policy to cover loss or damage to your Swarovski Crystal caused by events such as fire, explosion, storm, flood, escape of water and theft.



#### What is insured?

##### Cover for your crystal:

- ✓ Loss or damage to the collection whilst situated anywhere within the United Kingdom by any cause not excluded by this policy



#### What is not insured?

- ✗ Existing or deliberate damage
- ✗ 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.
- ✗ Any reduction in value of the collection following repair, replacement or payment under this policy
- ✗ Replacing or repairing any undamaged items which form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design when the damage is restricted to a clearly identifiable area or to a specific part



#### Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! 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.



#### Where am I covered?

- ✓ Anywhere within the United Kingdom, the Channel Islands and the Isle of Man.



#### What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete
- You must tell us straight away about any of the following changes.
  - a. If your home is lived in by anyone other than you or your family.
  - b. A permanent change of address.
  - c. If your home is unoccupied for more than 60 consecutive days in a year.
  - d. You or any member of your family has received a conviction for any offence, except for driving.
  - e. Any change in the sum insured for the collection.
- You must let us know if the information provided changes.
- You must take all reasonable care to protect the collection insured against damage.
- You must tell us as soon as possible about any claim or loss.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



#### When and how do I pay?

We will advise you of when to pay. You can pay annually either by cheque or card or by monthly instalments (limits apply)



#### When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



#### How do I cancel the policy?

You can cancel this insurance at any time by contacting us 01789 451760. 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.