

Private Jewellery Insurance



juno.insure



Private Jewellery Insurance Terms and Conditions

Registered office: Third Floor, Peek House 20 Eastcheap London EC3M 1EB

Registered in England No. 08223911

This **Policy** is underwritten by certain syndicates at Lloyd's of London and administered by Juno. It is important that **You** read This **Policy** together with **Your** current **Policy Schedule** and any **Endorsements** carefully. If anything is not correct or it does not meet **Your** insurance requirements, please let **Us** know immediately. **You** should keep a record (including copies of letters) of all information **You** supply to **Us** in connection with this contract of insurance. No change or modification to This **Policy** shall be effective unless confirmed in writing by **Us**. The **amounts** insured should represent the full value of the **Item(s)** Insured. If **You** are in any doubt speak to **Us**.

You must take reasonable care not to make a misrepresentation to **Us**. This means that all the answers **You** give and statements **You** make as part of **Your** insurance application, including at renewal and when an amendment to **Your Policy** is required, should be honest and accurate. If **You** deliberately or carelessly misinform **Us**, this could mean that part of or all a Claim may not be paid.

Bob Andrews

Bob Andrews

SEVERAL LIABILITY NOTICE

The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.



Table of Contents

- 1** Information
- 2** The Insuring Clause
- 3** Basis of Settlement
- 4** Definitions
- 5** Exclusions
- 6** Conditions
- 7** Should an event occur
(How we deal with a claim)

This insurance product has been specifically designed for **Your Jewellery**. **We** intend the language and layout to be clear because **We** want **You** to understand the cover **We** provide and **Your** obligations.

This document, the **Schedule** any attaching **Endorsement** and the **Proposal** form this **Policy** setting out the details of the insurance which **You** have requested.

Please read this whole **Policy** carefully, together with any **Endorsement** and the **Schedule** to ensure that the information contained in This **Policy** is accurate and that the **Schedule** reflects the coverage **You** have requested. If anything is not correct, please return it as soon as practicably possible to **Us** at customer@juno.insure.

We will provide This **Policy** in return for the premium **You** have paid. **You** should keep a record (including copies of letters) of all information **You** supply to **Us** in connection with this contract of insurance. No change or modification to this **Policy** shall be effective unless confirmed in writing by **Us**.

We expect that the **Amounts** Insured will represent the full value of the **Item(s)** Insured. If **You** are in any doubt speak to **Us**.

If **You** have any questions or concerns about this **Policy** or the handling of a claim **You** should, contact **Us**.

If **You** are unable to resolve any questions or concerns with **Us** please refer to the complaints procedure contained within this document.

1 | Your Sum Insured Proof Of Ownership And Value

Jewellery

In respect of **Jewellery**, **You** should insure the **Item(s)** for the full replacement value as new in the UK.

Watches

- a. In respect of watches purchased from new, **You** should insure for the full replacement value in the UK.
- b. In respect of watches purchased second hand **You** should insure for the **Amount** to replace the **Item** with a one of a similar age and value in the UK.
- c. In respect of inherited **Items**, **You** can either insure the **Item** for either 1 or 2 as detailed above.

Onus of Proof

In the event of any claim being made for **Loss** of or **Damage** to any insured **Item**, the onus of proving the existence, ownership and value of the **Item** shall be upon **You**. **We** accept the following as proof of existence and ownership;

For Items less than 5 years old

A personalised and dated purchase receipt or bill of sale detailing the insured **Item** or,

A debit or credit card or bank statement detailing the **Amount** paid or

If a private sale, dated correspondence relating to the sale such as a letter or e-mail identifying the seller of the **Item**.

For Items more than 5 years old

Any of the above.

Photographical or other dated documentary evidence such as a personalised valuation or service receipt.

A valuation with full description of the **Item** from a United Kingdom based Jeweller or Valuer stating their contact details and business credential.

We accept the following as proof of value

A dated purchase receipt or bill of sale detailing the **Item** Insured.

A dated valuation with full description of the **Item** from a United Kingdom based Jeweller or Valuer stating their contact details and business credentials.

1.2 | Accessibility

Upon request **We** can provide print versions of this **Policy** and the associated documentation including the Insurance Product Information Document (IPID). If **You** require an alternative format, **You** should contact **Us**.

1.3 | Fair Processing Notice

We take **Your** privacy extremely seriously and **We** will only use **Your** personal details in line with **Our** Privacy Notice. Please read **our** Privacy Notice carefully (This document can be obtained by visiting **our** website. <https://juno.insure/privacy-Policy>) and contact **Us** immediately if **You** have any queries. Where necessary, where **We** would like to use **Your** data for marketing purposes, **We** shall ask for **Your** specific consent to do so. **Your** personal information includes all the details **You** have given **us** to process **Your** insurance **Policy** (we will not ask for more information than is necessary).

We may share **Your** data with Third Parties for the provision and ongoing performance of **Your** insurance **Policy**, for example, the underwriters of **Your Policy** being certain syndicates at Lloyd's of London.

Your data may be transferred outside the UK. We will not sell, rent, or trade Your data under any circumstances. All the personal information You supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

1.4 | Third Party Rights

A person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance, but this does not affect any right or remedy of a third party that exists or is available apart from that Act.

1.5 | Law and Jurisdiction

The parties are free to choose the law applicable to this Policy. Unless specifically agreed to the contrary, this Policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

The language of this Policy and all communications relating to it will be in English.

1.6 | Cancellation and Cooling-Off Period

a. Your Right to Cancel during the Cooling-Off Period

You are entitled to cancel This Policy by notifying Us in writing, by email or by telephone within thirty (30) days of either:

- b. i. the date You receive this Policy; or
- ii. the start of Your Period Of Insurance.

whichever is the later.

A full refund of any premium paid will be made unless You have made a claim in which case the full annual premium is due.

c. Your Right to Cancel after the Cooling-Off Period

You are entitled to cancel this Policy after the cooling-off period by notifying Us in writing, by email or by telephone. Any return of premium due to You will be calculated at a proportional daily rate depending on how long this Policy has been in force unless You have made a claim in which case the full annual premium is due. We have the right to charge You an administrative fee of up to GBP£5 if You cancel this insurance after the cooling off period, such fee may be deducted from the refund of the premium.

d. Our Right to Cancel



We are entitled to cancel This **Policy**, if there is a valid reason to do so, including for example:

- i. any failure by **You** to pay the premium; or
- ii. a change in risk which means **We** can no longer provide **You** with insurance cover; or
- iii. non-cooperation or failure to supply any information or documentation **We** or **Our** appointed representatives request, such as details of a claim:

by giving **You** thirty (30) days' notice in writing. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long This **Policy** has been in force unless **You** have made a claim in which case the full annual premium is due.

1.7 | Information You Have Given Us

In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions, **We** ask by ensuring that any information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information, **We** will have the right to:

- a. treat this **Policy** as if it never existed;
- b. decline all claims; and
- c. retain the premium.

if **We** establish that **You** carelessly provided **Us** with untrue or misleading information, **We** will have the right to:

- i. treat this **Policy** as if it never existed, refuse to pay any claim and return the premium **You** have paid, if **We** would not have provided **You** with cover;
- ii. treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms;
- iii. reduce the **Amount We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

- 1.** give **You** thirty (30) days' notice that **We** are terminating this **Policy**; or
- 2.** give **You** notice that **We** will treat This **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating This **Policy**.

if this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period Of Insurance**.

1.8 | Changes **We** need to know about

You must tell **Us** as soon as practically possible of **You** becoming aware of any changes in the information **You** have provided to **Us** which happens before or during any **Period Of Insurance**.

When **We** are notified of a change **We** will tell **You** if this affects This **Policy**. For example **We** may cancel This **Policy** in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of This **Policy** or require **You** to pay more for **Your** insurance. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

1.9 | Fraud

If **You**, or anyone acting for **You**, makes a fraudulent claim, for example a **Loss** which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, **We**:

- a.** will not be liable to pay the claim; and
- b.** may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c.** may by notice to **You** treat This **Policy** as having been terminated with effect from the time of the fraudulent act

If **We** exercise **Our** right under (c) above:

- i.** **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under this **Policy** (such as the occurrence of a **Loss**, the making of a claim, or the notification of a potential claim); and.
- ii.** **We** need not return any of the premium paid.

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

1.11 Complaints

Our aim is to provide all **our** customers with a first-class standard of service. However, there may be occasions when **You** feel this objective has not been achieved. If **You** have a complaint about **Your Policy** or the handling of a claim, the details below set out some of the key steps that **You** can take to address **Your** concerns.

Where do I start?

If **you** wish to complain you should in the first instance refer the matter to: **customer@juno.insure**

Alternatively **you** can call us on **0203 907 8080** or, you may write to us at:

Juno Private Jewellery Insurance

3rd Floor, Peek House

20 Eastcheap

London EC3M 1EB

Please quote **Your policy** reference and claim reference (if **Your** complaint is about a claim) so that **Your** concerns may be dealt with in a timely manner.

What happens next?

If **We** not able to resolve **Your** complaint satisfactorily by close of business the 3rd working day following receipt of **Your** complaint, **we** will refer **Your** complaint to the Head of Compliance at The Channel Managing Agency Ltd., who will send **You** an acknowledgement letter. If **You** don't receive any acknowledgement letter, or at any time if **You** wish to do so, **You** may contact the Head of Compliance **Yourself** by writing to:

The Channel Managing Agency Ltd.

10 Lime Street

London

EC3M 7AA



Tel No: 0203 817 5070

E-mail: complaints@channel2015.com

The Channel Managing Agency Ltd will investigate **Your** complaint and will provide **You** with a written response within two weeks of **Your** initial complaint. This will either be a final response or a letter informing **You** that **we** need more time for **our** investigation.

In the event that **You** remain dissatisfied with **us** then **You** may refer the matter to the Complaints team at Lloyd's:

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

Complaints

Lloyd's

Fidentia House,

Walter Burke Way,

Chatham Maritime

Kent ME4 4RN

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

If You remain unhappy

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, or, in any event, after a period of eight weeks from making **Your** complaint, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service (contact details below).

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where **court** proceedings are actively in progress.

Tel No: 0300 123 9 123 or 0800 0234 567

Further information is available from them and **You** may refer a complaint to them online at www.financial-ombudsman.org.uk.

2 The Insuring Clause

We will insure the **Item(s)** Insured as described in the **Schedule** against **Loss** or **Damage** up to the **Amount** Insured in the **Territorial limits** during the **Period Of Insurance**, subject to the terms, exclusions and conditions shown below.

3 Basis of Settlement

Should an **Item** Insured be lost, stolen or **Damaged**, **We** have the right, at **Our** sole discretion to base the settlement on the following:

In all cases the most **We** will ever pay for any one **Item** is:

- 1.** For **Items** not individually specified: the **Item** limit shown on the **Policy Schedule**.
- 2.** For **Items** individually specified: the sum insured **Amount** shown on the **Policy Schedule** for that **Item**. The most **We** will pay in total for each incident of **Loss** is the **Amount** Insured as shown on the **Policy Schedule**.
- 3.** **Our** assessment of a claim, including relevant **Endorsements** and exclusions, shall be based upon the sum insured shown on the **Policy Schedule** for that **Item**.

In the event that **We** agree to a Cash settlement, the **Amount We** will pay will not exceed the **Amount** it would have cost **Us** to replace the **Item** with one of equal quality using **our** own network of suppliers.

How **we** handle claims - continued

Watches

We will decide whether **We** repair, replace, issue a Gem Card or offer cash Settlement.

If **We** settle **Your** Claim by Gem Card, **Your** card will be preloaded to the **Amount** of the assessed value of **Your** Claim.

You can redeem this at any one of over 1800 selected outlets in the United Kingdom for the purchase of an **Item(s)** of **Your** choice either brand new or second hand.

Regardless whether **Your** insured **Item** was new or second hand, **You** are free to purchase any **Item** **You** choose up to the assessed value of **Your** Claim.

In some cases, **We** may be able to source a replacement watch for **You** from **Our** network of jewellers.

Jewellery

We will decide whether **We** repair, replace, issue a Gem Card, appoint a personal jeweller or offer cash Settlement.

If **We** settle **Your** Claim by Gem Card, **Your** card will be preloaded to the **Amount** of the assessed value of **Your** Claim. **You** can redeem this at any one of over 1800 selected outlets in the United Kingdom for the purchase of an **Item(s)** of **Your** choice either brand new or second hand.

In certain circumstances and subject to the **Policy** sum insured, **We** may appoint a personal jeweller to assist in the creation of a replacement **Item** to **Your** specification.

The following definitions apply to this **Policy**. Each time the words below are used they will have the same meaning wherever they appear in this **Policy** or **Schedule**. To help identify these words they will appear in bold

1. **Amount** Insured shall mean the most **We** will pay for each incident of **Loss** which is the replacement cost of the **Item** insured or the **Amount** as shown in the **Schedule**, whichever is the lesser;
2. **Damage** shall mean physical **Damage** or destruction of the **Item(s)** Insured;
3. Endorsement(s) shall mean a change in the terms and conditions of this **Policy** that can extend or restrict cover;
4. Excess shall mean the **Amount** specified as such in the **Schedule** which **You** are responsible for as the first part of every claim.
5. Home shall mean the private dwelling used for domestic purposes as shown in the **Schedule**;
6. **Item(s)** Insured shall mean **Your Jewellery** stated in the **Schedule**;
7. **Jewellery** shall mean Engagement and Wedding ring, Watches, Pendants, Earrings, Bracelets, or other worn **items** that made from or contain precious metals and stones
8. **Loss** shall mean physical **Loss** or theft of the **Item** Insured;
9. **Market Value** shall mean the price at which ownership of the **Item(s)** Insured would change between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts;
10. Pair or Set shall mean **Items** forming part of a **Pair or Set** and such shall be considered together as one (1) **Item**;
11. **Period Of Insurance** shall mean the period of cover shown in the **Schedule**;
12. This **Policy** shall mean and include all information provided to **Us** as part of a Proposal for the issue, renewal or amendment of this contract of insurance as set out in this document and shall incorporate the **Schedule** and any **Endorsement(s)** issued, all of which shall be incorporated in this document;

13. Proposal shall mean the written Proposal or Statement of Fact bearing the date specified in the **Schedule** and/or any presentation, statements, declarations or information upon which **We** have relied made by or on behalf **You** to **Us** for the insurance evidenced by this **Policy**;

14. The **Schedule** - The **Schedule** is part of this contract of insurance and gives precise details of the cover, **Policy** number, details of **You**, the **Item(s)** Insured, the **Amount** Insured and the **Period Of Insurance**; and any operative **Endorsements**

15. Terrorism shall mean an act or series of acts, including but not limited to the use or threatening of use force of or violence which is committed by a person or group of persons, whether acting alone or on behalf of or in connection with an organisation(s) or government; and is for political, religious, ideological purposes or similar reasons. This includes the intention to influence a government or to frighten the public or any section of the public;

16. Territorial limits Worldwide limited to 60 days any one trip

17. We, Us, Our, shall mean Juno Private **Jewellery** Insurance on behalf of certain underwriters at Lloyd's of London

18. You, Your shall mean the person(s) named in the **Schedule**

5 Exclusions

We will not pay for any physical **Loss** or physical **Damage** caused by:

5.1 | Biological, Radioactive and Chemical Contamination

a. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or

b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or

c. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or

- d.** the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. This exclusion (d) shall not apply to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar purposes; or
- e.** any chemical, biological, bio-chemical or electromagnetic weapon.

5.2 | Cyber Attack

- i.** Subject only to clauses ii. and iii. below, in no case shall this insurance cover **Loss Damage** liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- ii.** Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or **Terrorism** or any person acting from a political motive, clause i. shall not operate to exclude **Losses** (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
- iii.** It is understood and agreed that clause i. shall not apply to an otherwise covered physical **Loss** of the subject matter insured directly caused by theft, robbery, burglary, hold-up or other criminal taking if a computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system is used in the commission of the act(s) of theft, burglary, robbery, hold-up or other criminal taking.

5.3 | We will also not pay for:

- a.** any routine repair, servicing, inspection, maintenance, cleaning, alteration, renovation or restoration costs.
- b.** **Loss** or **Damage** caused by or resulting from natural ageing, wear and tear, mechanical failure, gradual deterioration, inherent or latent defect, rust or oxidation, moth or vermin;
- c.** **Loss** or **Damage** caused by or resulting from theft or robbery, malicious acts, vandalism, violent disorder, riots or civil commotion not reported to the police within twenty-four (24) hours of discovery;

d. any **Loss** or **Damage** away from **Your Home** of an **Item** Insured unless such **Item** is:

- i. is being worn by **You**, or
- ii. being carried under **Your** close personal custody and control, or
- iii. in a locked safe.

Item(s) Insured over GBP 20,000, whether in **Your Home** or away from **Your Home**, must be kept in a locked safe when not being worn or carried in **Your** close personal custody and control. If **You** are staying at a hotel, **Item** Insured must be kept in a locked safe in **Your** room under **Your** sole control, or in the principle safe of the Hotel.

- e.** any costs covered by any manufacturer's guarantee or warranty;
- f.** any reduction in value of any **Item** Insured following repair or restoration;
- g.** any unexplained disappearance of any **Item** Insured;
- h.** **Loss, Damage**, costs or expenses arising directly or indirectly from biological or chemical contamination caused by or resulting from **Terrorism**. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent;
- i.** **Loss** or **Damage** directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- j.** **Loss, Damage** or liability caused by or resulting from **Your** property being confiscated, taken, **Damaged** or destroyed by or under the order of any government or public authority;
- k.** **Loss** or **Damage** caused by or resulting from criminal or deliberate acts committed by **You** or persons acting on **Your** behalf or any person related to you or anyone legally authorised to be on your premises.
- l.** **Loss** or **Damage** from theft from **Your Home** unless there is physical evidence of violent and forcible entry into, or exit from, **Your Home**.
- m.** **Loss** of or **Damage** to gems or repairs to settings to any **Item** Insured valued in excess of £15,000 unless such **Item(s)** Insured has been examined at **Your** expense every three (3) years by a **Jeweller** as approved by Juno.

5.4 | Disease and Pandemic Exclusion

Despite anything to the contrary in **Your** contract of insurance, **we** will not

provide any cover for a claim which is in any way caused by, or results from, any disease, or the fear or threat of any disease, which:

- a.** is notifiable to the government or a local authority under any law, order, act or statute; and/or
- b.** which is declared an epidemic or pandemic by the World Health Organisation.

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a.** Coronavirus disease (COVID-19), SARS or any mutation or variation thereof;
- b.** Diseases notifiable to the government or a local authority under any law, order, act or statute; and/or
- c.** diseases which are declared an epidemic or pandemic by the World Health Organisation;
- d.** Any fear or threat of a), b) or c) above.

6 Conditions

6.1 | Acquisitions

If **You** replace the **Item(s)** Insured or purchase additional **Items** to be insured, **You** will need to notify **Us** as soon as practicably possible and pay any additional premium **We** shall require. The replaced **Item(s)** Insured or purchased additional **Items** will not be insured under This **Policy** until **You** have notified **Us** and **We** have confirmed the cover under This **Policy**.

6.2 | Assignment

You cannot transfer **Your** interest in This **Policy** to anyone else without **Our** written agreement.

6.3 | Care and maintenance

You must take care and measures to protect any **Item(s)** Insured and to maintain them in a good state of repair and proper condition.

6.4 | Protection's maintenance clause

You must ensure that all physical protections notified to **Us** are engaged whenever **Your Home** is left unattended.

You must ensure that all fire alarm and security systems notified to **Us** are activated whenever **Your Home** is left unattended.

If **You Schedule** of insurance states **You** must have an Alarm installed, **You must** also advise **Us** as soon as possible if for any reason a system is not working properly or any alarm signalling or response is altered or withdrawn. **We** may then vary the terms and conditions of this insurance. All systems must be regularly serviced under contract by a reputable company at least annually.

7 | Should an event occur (How We deal with a claim)

In the event of a claim or possible claim under this **Policy**, these are the steps **You** should take:

7.1 | Inform the Police within twenty-four (24) hours of discovery if the Item(s) Insured:

- a.** is lost, stolen, or
- b.** is Damaged following malicious acts, vandalism, violent disorder, riots or civil commotion

7.2 | If You need to make a claim

Please contact **Us** as soon as practicably possible on 0203 907 8080. From outside the United Kingdom please dial: +44 203 907 8080.

7.3 | Provide Us:

- a.** within thirty (30) days of the **Loss** or **Damage** full details (at **Your** own expense) of any particulars, proofs and evidence as may be required, and

b. with evidence of value for all **Item(s)** Insured involved in a claim. Please refer to section 1.1 “ Onus of Proof” **We** will not consider any claims until such valuation or receipt has been provided and the responsibility of substantiating the value of the **Item(s)** and proof of ownership rests entirely with **You**.

7.4 | You shall not authorise the repair or restoration of any Damaged Item without Our written agreement

7.5 | Once You have told Us about Your claim and sent Us all the particular proofs that We may require

We will write or email **You** to let **You** know if **Your** claim has been agreed. If **Your** claim has been agreed by **us**, **We** will inform **You** on what basis **We** have chosen to settle **Your** claim.

Following a claim, if **We** have paid **You** the **Amount** Insured for **Your** **Item** Insured, that **Item** or any part of it automatically becomes **Our** property. However **You** shall not abandon any **Item** to **Us** or **Your** insurance advisor without **our** written permission.

Once the **Amount** Insured has been paid into **Your** bank account, **You** will not be entitled to claim for the same **Item** Insured again. If **You** replace the **Item** Insured, **You** will need to notify **Us** so that **We** can amend **Your** **Schedule** and pay any additional premium **We** shall require.

7.6 | Other Insurance

If at the time of any claim under this **Policy** there is any other insurance covering the same **Loss** or **Damage** **We** will only pay in respect of any excess beyond the **Amount** which would have been covered under such other insurance had this **Policy** not been effected.

7.7 | Joint insured's

The most **We** will pay is the relevant **Amount** Insured. If there is more than one of **You**, the total **Amount** **We** will pay will not exceed the **Amount** **We** would be liable to pay to any one of **You**.

7.8 | Recovered Items

You have the right to repurchase from **Us** any **Item(s)** Insured that are recovered for which the full **Amount** Insured has been paid in settlement of a claim. If **We** recover any **Items** **We** will advise **You** of this in writing and **You** can buy it from **Us** for the lesser of;

a. the settled claim **Amount** plus interest (to be calculated at the Bank of England base rate) and any recovery costs and expenses. Interest will be charged for the period between the date of claim settlement and the repurchase date; or

b. the current Market Value of the **Item** at the time **We** recover it, whichever is less;

If **You** recover any **Item(s)** Insured after a **Loss**, then **You** must notify **Us** as soon as possible by writing to:

**Jewellery Claims Department - Juno Private Jewellery Insurance 3rd Floor
Peek House 20 Eastcheap London EC3M 1EB**

7.9 | Transfer of rights

If **We** make a payment under this **Policy**, **We** will assume any recovery rights **You** have in connection with that **Loss**, to the extent **We** have paid for the **Loss**. All of **Your** rights of recovery will become **Our** rights to the extent of any payment **We** make under This **Policy**. **You** must do everything necessary to secure such rights, do nothing after a **Loss** to prejudice such rights, and give **Us** all the information and assistance necessary for **Us** to achieve a settlement.

7.10 | Payment of Premiums

On our agreement to pay any claim, any outstanding balance on your full annual premium will become due immediately.



Registered office:
Third Floor, Peek House 20
Eastcheap London EC3M 1EB

Registered in England No.
08223911
Tel 0203 907 8080

