

Private Jewellery & Collectables Insurance  
Including Musical Instruments



**JUNO**<sup>◊</sup>

## Policy Terms and Conditions

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

Registered in England No. 08223911

This policy is underwritten by SCOR Syndicate 2015 at Lloyd's of London. 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  
Managing Director

### 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.



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# 1. Introduction

Welcome and thank **You** for choosing JUNO to provide **You** with insurance for Valuables. **We** have tried to make **This Policy** document easy to read as **We** want **You** to understand the cover we provide and **Your** obligations. However, if **You** need help and assistance to understand anything, **You** can email **Us** on customer@juno.insure or telephone us on 0203 907 8080

Some words in this document are written in **Bold**. Wherever words appear in **Bold** from now on in **This Policy** they will have the meanings shown in the Definitions on pages 14 & 15.

Upon request **We** can provide Braille, audio or large 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**.

## Our Contract with You

In return for payment of the premium shown in **The Schedule**, **We** will insure the **Item(s) Insured** as described in **The Schedule** against **Loss** or **Damage** up to the Amount **Insured** anywhere in the world during the **Period of Insurance**, subject to the **Policy** terms, exclusions, and conditions.

This document, **The Schedule** and any endorsement(s) stated on **The Schedule** form **Your Policy**. This document sets out the conditions of the insurance between **You** and **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** on 0203 907 8080 or email; customer@juno.insure.

Please read the whole document carefully and keep it in a safe place. If anything is not correct, please contact **Us** as soon as possible by email on: customer@Juno.insure or telephone: 0203 907 8080

## 2. Important Information

**This Policy** document contains details of **Your** cover. **You** must read it carefully; a snapshot of **Your** cover can be found in **Our** Insurance Product Information Document (IPID) The IPID document is a summary of the benefits included, exclusions, restrictions, areas of cover, how **Your Policy** is paid and **Your** rights and obligations.

### 2.1 | Making a claim /General claims conditions

In the event of a claim or possible claim under **This Policy**, these are the steps **You** should take: If **You** fail to comply with any of the below duties **This Policy** may become invalid. **You** must provide **Us** with such information and assistance as **We** may reasonably require. **You** must also take reasonable steps to aid in the recovery of any **Item** that has been lost.

#### 2.1.1 | 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

#### 2.1.2 | 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.

**You** may also email: [claims@juno.insure](mailto:claims@juno.insure) or write to us at: Juno Claims Dept, 3rd Floor Peek House, 20 Eastcheap, London, EC3M 1EB.

#### 2.1.3 | 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. We will require the following Proof of Ownership.

#### Proof of ownership Jewellery & Watches

**We** accept the following **Items** 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**.
- A debit or credit card or bank statement detailing the **Amount** paid.
- 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 **items**.
- 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 credentials.

### **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.

**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**.

## **2.1.4 | Authorisation**

**You** shall not authorise the repair or restoration of any damaged Item.

## **2.1.5 | Once you have told us about your claim and sent us all the particular proofs that we may require.**

### **Watches**

If **We** agree to pay **Your** watch claim, **We** will require **You** to forward to **Us** the official watch box and all official papers and documents relating to the watch. **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.

### 2.1.6 | 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.

### 2.1.7 | Joint insureds

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**.

### 2.1.8 | 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**



## 2.1.9 | 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.

## 2.1.10 | Payment of premiums

On **Our** agreement to pay any claim, any outstanding balance on **Your** full annual premium will become due immediately.

## 2.1.11 | Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may also access and use this information.

## 2.2 | How to make a complaint

**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:

**Email:** [complaints@juno.insure](mailto:complaints@juno.insure) or [enquiries@juno.insure](mailto:enquiries@juno.insure)

Alternatively **You** can call **Us** on: 0203 907 8080 or,

**You** may write to **Us** at:

**Juno 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** are not able to resolve **Your** complaint satisfactorily by close of business on the 3rd working day following receipt of **Your** complaint, **We** will refer **Your** complaint to the Head of Compliance at The SCOR Managing Agency Limited, 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 SCOR Managing Agency**

**10 Lime Street**

**London**

**EC3M 7AA**

**Tel No:** 0203 817 5070

**E-mail:** [scorchannelcomplaints@scor.com](mailto:scorchannelcomplaints@scor.com)

The SCOR 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](mailto:complaints@lloyds.com)

**Website:** [www.lloyds.com/complaints](http://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.

### **The Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**

**Tel No:** 0300 1239 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](http://www.financial-ombudsman.org.uk).

## **2.3 | How this product may be renewed switched or cancelled.**

### **2.3.1 | Renewing your Policy**

This is an annual **Policy**, approximately twenty days prior to renewal, **We** will email **You** with an offer to renew the **Policy**. **We** will also advise **You** at this time if **We** are unable to offer renewal terms.

If **Your Policy** is set to automatically renew by credit/debit card/direct debit, **We** will inform **You** that no further action is required, and **Your Policy** will be renewed. If **You** have elected not to have **Your Policy** automatically renewed, or **We** are unable to renew **Your Policy**, for example if **Your** credit/debit card has expired, **We** will inform **You** and **You** must make arrangements to pay **Us** if **You** wish to continue cover beyond the renewal date.

### **2.3.2 | Switching your Policy**

**We** are unable to switch **This Policy** to another with alternative cover, but **You** may make alterations during the **Policy** year, for example by adding or deleting items, for which **We** will calculate either an additional or return of premium.

### **2.3.3 | 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 fourteen (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 retain **Your** administration fee which is displayed on **Your Schedule** of Insurance 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:
- iv. Where **We** reasonably suspect fraud.
- v. Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

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.

For further information on renewing switching or cancelling **Your policy**, please contact **Us** by email: [customer@juno.insure](mailto:customer@juno.insure) or telephone us on: 0203 907 8080

## 2.4 | Law and language applicable to contract

This insurance will be governed by English Law, **You** and **We** agree to submit to the exclusive jurisdiction of the courts of England and Wales (unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction). The language and all communication with **You** will be in English.



## 2.5 | 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.

## 2.6 | 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.

## 2.7 | Important 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 reasonable 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**.

## 2.8 | Changes We need to know about

**You** must tell **Us** as soon as reasonably practical of **You** becoming aware of any changes in the information **You** have provided to **Us** which happens before or during any **Period of Insurance**. This includes when **You** change **Your** address. **This Policy** is designed for UK residents only. If **You** move abroad to live or intend to be outside the United Kingdom for more than 60 days, no cover will be in force.

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.

## 2.9 | 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.

## 2.10 | Sanctions

**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.

## 3 Definitions

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. **Collectables** - shall mean art, antiques and other **Items** of particular value due to their age, style, artistic merit or collectability including but not limited to furniture, paintings, drawings, toys, etchings, prints and photographs; tapestries and rugs; manuscripts; porcelain and sculpture; stamps or coins forming part of a collection; gold, silver, and gold- and silver-plated items; clocks and barometers.
3. **Damage** - shall mean physical **Damage** or destruction of the **Item(s) Insured**;
4. **Endorsement(s)** - shall mean a change in the terms and conditions of **This Policy** that can extend or restrict cover.
5. **Excess** - shall mean the **Amount** specified as such in **The Schedule** which **You** are responsible for as the first part of every claim.
6. **Fine Art** - shall mean objects such as paintings and sculptures that are created to be looked at because they are beautiful or interesting.
7. **GemCard** - A preloaded card with credit that can be redeemed at over 1800 outlets. Full details can be found at this address: <https://www.imgjewellery.co.uk/>
8. **Home** - shall mean the private dwelling used for domestic purposes as shown in **The Schedule**.
9. **Item(s) Insured** - shall mean **Your Jewellery** stated in the **Schedule**.

- 10. Jewellery** - shall mean Engagement and Wedding ring, Watches, Pendants, Earrings, Bracelets, or other worn **Items** that made from or contain precious metals and stones.
- 11. Loss** - shall mean physical **Loss** or theft of the **Item Insured**.
- 12. Market Value** - shall mean the price at which ownership of the **Item(s)** 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;
- 13. Pair or Set** - shall mean **Items** forming part of a **Pair or Set** and such shall be considered together as one (1) **Item**.
- 14. Period of Insurance** - shall mean the period of cover shown in **The Schedule**.
- 15. 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.
- 16. 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**.
- 17. 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**.
- 18. 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.
- 19. Territorial limits** - Worldwide limited to 60 days any one trip.
- 20. We, Us, Our** - shall mean Juno Insurance on behalf of certain underwriters at Lloyd's of London.
- 21. You, Your** - shall mean the person(s) named in **The Schedule**.

## Additional definitions for Musical Equipment Insurance

### Loan

The temporary transfer of the **Insured Item** into the custody and control of another person.

### Musical Instrument/Musical Equipment

Any musical Instrument or equipment including; accessories designed to facilitate playing or tuning of the instrument(s) including: amplifiers, leads, straps tuning



devices, effects boxes and pedals and any computer equipment or software especially designed for use for musical purposes. Excluding Laptop computers.

### **Professional Use**

A person who earns more than 50% of their annual income from musical activities.

## **4 Choosing Your Sum Insured – Getting it Right**

Index linking (the automatic increase in sum **Insured** at each renewal) is not applied to **This Policy**, so fluctuations in the value of art, precious metals and gemstones should be considered. The prices of **Jewellery & Watches** and the general price of Gold & Silver increase each year so regular valuation of **Items** every five years is important to ensure sums **Insured** remain adequate.

Please refer to each individual section for details of how **We** settle claims and the maximum **Amounts We** will pay.

### **Jewellery & Watches**

#### **Jewellery**

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

#### **Watches**

1. In respect of watches purchased from new, **You** should insure for the full replacement value in the UK.
2. 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.
3. In respect of inherited items, **You** can either insure the **Item** for either 1 or 2 as detailed above.

#### **Fine Art & Antiques**

In respect of **Fine Art & Collectables** and **Musical Instruments**, **You** should insure for the current **Market Value** of the items.

#### **Musical Equipment**

**You** should insure for the new undiscounted replacement cost (including VAT) from a reputable United Kingdom dealer as at the commencement date of the **Period of Insurance**.



## 5 Jewellery & Watches

This section only applies if the **Policy Schedule** shows such cover is included in **Your Policy** for which premium must have been paid.

### 5.1 | What is covered

**We** will insure the **Item(s) Insured** as described in **The Schedule** against **Loss** or **Damage** up to the **Amount Insured** anywhere in the world during the **Period of Insurance**, subject to the **Policy** terms, exclusions and conditions.

### 5.2 | Additional covers in respect of Jewellery and Watches

**Pairs and Sets** - If any **Items** which have an increased value because they form part of a **Pair or Set** are lost or **damaged**, any payment **We** make will take account of the increased value.

### Additional exclusions applicable to section 5

- **Loss** or **Damage** occurring outside of the United Kingdom if **You** have been, or intend to be, away from the United Kingdom for more than 60 consecutive days.
- Any routine repair, servicing, inspection, maintenance, cleaning, alteration or restoration costs.
- **Loss** or **Damage** caused by or resulting from natural ageing, wear and tear, gradual deterioration, inherent or latent defect, rust or oxidation, moth or vermin, other than **Loss** or **Damage** resulting from wear and tear or mechanical derangement to a clasp, setting or other fastening, carrier or container.
- Scratching, denting or cosmetic only **Damage**.
- **Loss** or **Damage** to **Jewellery** and watches away from either **Your Home** or another private dwelling in the UK where **You** are staying temporarily, unless the **Item** is:
  - a. Worn by **You**, or
  - b. Carried under **Your** close personal control or
  - c. Kept in a locked safe or
  - d. Kept in a locked gym locker whilst **You** remain on the gym premises.
- **Loss** from baggage unless carried by hand under **Your** personal supervision
- Any theft from an unattended motor vehicle.
- Electrical or mechanical fault or breakdown.
- Any unexplained disappearance of any **Item Insured**.



- **Loss** or **Damage** caused by or resulting from criminal or deliberate acts committed by **You**.
- **Loss** or **Damage** from **Your Home** caused by theft or attempted theft unless there has been force and/or violence used to enter or leave the **Home**.

### 5.3 | Basis of settlement Jewellery & Watches

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

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.

#### Watches

**We** will decide whether **We** repair, replace, issue a **GemCard** or offer cash settlement.

If **We** settle **Your** Claim by **GemCard**, **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 **GemCard**, appoint a personal jeweller or offer cash settlement.

If **We** settle **Your** Claim by **GemCard**, **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.

## 6 Fine Art Collectables and Antiques

This section only applies if the **Policy Schedule** shows such cover is included in **Your Policy** for which premium must have been paid.

### 6.1 | What is covered - Fine Art Collectables and Antiques

**We** will insure the **Item(s) Insured** as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the United Kingdom during the **Period of Insurance**, subject to the **Policy** terms, exclusions and conditions

### 6.2 | Additional covers in respect of Fine Art Collectables and Antiques

#### 6.2.1 Pairs and Sets

If any **Items** which have an increased value because they form part of a **Pair or Set** are **Lost** or **Damaged**, any payment **We** make will take account of the increased value and any proportionate depreciation due to the **Loss** or **Damage**.

#### 6.2.2 Depreciation

If **We** repair a **Damaged Item**, **We** will also pay for any **Loss** in value. The most **We** will pay in total is the **Amount Insured** for that **item**.

#### 6.2.3 Death of the artist

**We** will automatically increase the **Insured** value of any **Item** listed in the specification for **Fine Art** and **Collectables** by up to 100% if the artist dies during the **Period of Insurance**. **We** will only do this for the six months immediately following the death of that artist and provided **You** can produce an independent professional valuation or a purchase receipt which is not more than three years old at the time of any **Loss** or **Damage**. **You** must be able to prove the increased value if **You** make a Claim for that **item**. The most **We** will pay under this extension is an extra £25,000 in total during the **Period of Insurance**.



## 6.2.4 Defective title

If during the **Period of Insurance**, someone claims that an **Item** specified within the "**Fine Art and Collectables**" section is not rightfully **Yours** and **You** are legally obliged to return the **Item** to its rightful owner because it is proved that **You** do not have good title to it, **We** will pay **You** the **Amount You** paid for it, or the value shown in the specification if this is less. **We** will only do this if:

- a. **You** bought the **Item** during the period that the **Fine Art and Collectables** have been **Insured with Us**;
- b. **You** tell **Us** about the claim during the **Period of Insurance**; and
- c. **You** made enquiries about the **Item's** provenance before **You** bought it.

The most **We** will pay under this extension for the **Period of Insurance** is 10% of the total **Amount Insured** for **Fine Art and Collectables**, but in any case, not more than £25,000. This extension does not apply to any **items You** inherited or that were given to **You**.

## Additional exclusions applicable to section 6

- **Loss** or **Damage** occurring outside of the United Kingdom unless **We** have agreed in writing.
- **Fine Art Collectables** or Antiques held as part of a business including display samples.
- **Items** that **You** have manufactured Yourself.
- Any routine repair, servicing, inspection, maintenance, cleaning, alteration or restoration costs.
- Any theft from an unattended motor vehicle.
- **Loss** or **Damage** from **Your Home** caused by theft or attempted theft unless there has been force and/or violence used to enter or leave the **Home**.

## 6.3 | Basis of settlement Fine Art Collectables and Antiques

**We** will decide if **We** repair, replace or issue cash Settlement for any lost or **Damaged** Item.

**BUT ON NO ACCOUNT WILL WE PAY MORE THAN THE TOTAL SUM INSURED STATED ON THE POLICY SCHEDULE**

## 7 Musical Instrument Insurance

This section only applies if the **Policy Schedule** shows such cover is included in **Your Policy** for which premium must have been paid.

### 7.1 | What is covered - Musical Instruments Insurance

**We** will insure the **Item(s) Insured** as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the world during the **Period of Insurance**, subject to the **Policy** terms, exclusions and conditions. **Items** must be owned by **You** or on Loan from a school or college.

### 7.2 | Additional covers in respect of Musical Instruments

#### 7.2.1 Unattended vehicle cover

Cover provided is extended to include Theft from unattended vehicles subject to the following terms and conditions.

1. There must be evidence of forcible and violent entry to the vehicle.
2. Excluding theft from soft top and convertible vehicles.
3. Excluding theft from a vehicle when it has been unattended for more than 12 hours.
4. When in a vehicle any **Insured Items** must be placed out of sight in a locked boot or concealed under a parcel shelf. For estate cars containing **Insured items**, a factory fitted cover must be in place and in use, which completely obscures the **Items** from view.
5. Vehicles when left unattended must have all points of access including doors, windows and windscreens left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
6. If the value of the **Insured Item(s)** left in the unattended vehicle exceeds £1000 the vehicle must be fitted with an alarm and an immobiliser and both must be activated at all times when the vehicle is left unattended.
7. Maximum Claim in respect of theft from unattended vehicles £5000 any one event.

#### 7.2.2 Hire of replacement equipment

**We** insure **You** (up to the **Amount** specified in the **Policy Schedule** subject to a maximum hiring cost) for the hiring of replacement musical equipment of the same or similar specification whilst **Your** equipment is awaiting repair or replacement following a fire, theft, attempted theft, **Loss** of or **Damage** to **Your** equipment.



### 7.2.3 Special conditions - Hire of replacement equipment

**You** must have submitted a valid Claim for the **Loss** by fire, theft, attempted theft, **Loss** of or **Damage** to, **Your** musical instrument. Confirmation as to why the hiring of an instrument(s) is required for example an upcoming concert performance or a pupil's music teacher confirming the pupil needs the instrument for a scheduled lesson. **You** must obtain **Our** prior written agreement before incurring any hire costs.

## Additional exclusions applicable to Section 7

- **Loss** or **Damage** occurring outside of the United Kingdom if **You** have been, or intend to be, away from the United Kingdom for more than 60 consecutive days.
- Overseas professional use restriction - Overseas use is restricted to a maximum duration of 30 days any one trip.
- Breakage of customer replaceable **Items** such as strings, reeds and/or drum heads.
- **Loss** or **Damage** whilst **Your** insured **Items** are out on Loan.
- **Loss** or **Damage** in transit unless the insured **Item** is securely packed in a suitable protective musical instrument case.
- **Loss** or theft of any musical equipment left unattended unless the **Loss** or theft shows evidence of forced entry/exit to or from any premises, concert venue, dressing room or any securely locked locker or other similar place of storage.
- **Loss** or theft of any musical equipment left unattended in the open other than in the course of participating in a musical event.
- **Loss** or **Damage** from **Your Home** caused by theft or attempted theft unless there has been force and/or violence used to enter or leave the **Home**.

## 7.3 | Basis of settlement Musical Instrument Insurance

### New for Old Replacement

**We** will at **Our** option, replace, or pay the cost of replacing the **Item** of property **Insured**, with a similar article of like kind, functionality and quality. The maximum **We** will pay is the sum **Insured** for each **Item** as specified on **Your Policy Schedule** of insurance.

### Under Insurance

If, at the time of **Damage**, the **Amount Insured** is less than 75% of the total value of the camera equipment, the **Amount We** pay will be reduced in the same proportion as the under insurance.

## 8 General exclusions

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

### 8.1 | 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.

### 8.2 | 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.



### 8.3 | Cyber and data exclusion clause

We will not pay for any **Loss, Damage**, expense or legal liability directly or indirectly caused by, contributed to by or arising from electronic means or devices. Provided that this exclusion does not apply to physical **Loss** or physical **Damage** to property **Insured** which arises solely from an act or event which occurs accidentally, and which is not intended to cause harm.

### 8.4 | Items in the care custody or control of a postal courier or removal company

**Loss** or **Damage** occurring to any **Item** in the care, custody or control of a postal, courier or removal company, unless the sending was arranged by a professional retailer or auctioneer from whom **You** purchased the **Item** within the 30 days preceding the date of **Loss**.

### 8.5 | Pre-existing damage

Any **Damage** or **Loss** occurring prior to, or existing at the start of **This Policy**, and which **You** knew or ought reasonably to have known could give rise to a claims.

### 8.6 | Theft, wilful or malicious acts by You or a member of Your family

Any **Loss** or **Damage** to the property resulting from theft, attempted theft or wilful or malicious acts by **You** or any member of **Your** family.

### 8.7 | 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 or electrical failure or derangement of any kind, gradual deterioration, inherent or latent defect, rust or oxidation, mould, rot, fungus, moth or vermin; infestation, scratching or denting or cosmetic only **Damage**; computer virus, confiscation by customs or other authority, atmospheric or climatic conditions
- 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.
- d. **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** or **Damage** caused by or arising directly or indirectly from civil commotion in Northern Ireland
  - k. **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;
  - l. **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.
  - m. **Loss** or **Damage** from theft from **Your Home** unless there is physical evidence of violent and forcible entry into, or exit from, **Your Home**.
  - n. **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.

## 8.8 | 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. Corona virus disease (COVID-19), SARS or any mutation or variation there of;
- b. Diseases notifiable to the government or a local authority under any law, order, act or statute; and/or- 24 -
- 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.

## 9 General policy conditions

### 9.1 | 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**.

### 9.2 | Assignment

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

### 9.3 | New acquisitions Fine Art Collectables & Antiques

**We** will allow an increase in the **Amounts Insured** of up to 25% for each category to cover any items **You** acquire during the **Period of Insurance**. **We** will only do this if **You** tell **Us** about the new possession within 30 days of acquisition and pay an extra premium. This does not include any **Items** that are only intended to be in **Your** possession for a short time, such as presents for other people.

### 9.4 | Care and maintenance

**You** must take reasonable care to:

- a. prevent any **Loss, Damage** or injury; and
- b. keep any property covered under **This Policy** in a good state of repair, If **You** do not comply with the above, **We** may decline **Your** claim or reduce the amount **We** pay.

## 9.5 | Protections 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 **Your 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 signaling 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.

## 9.6 | Subrogation

In the event that a third party is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit **Us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation.



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