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**Maker Mends Jewellery and Watch Guard Cover
Policy Summary**

This is your Policy Summary only and does not contain the full details of the contract. The full terms & conditions can be found in your policy wording. Please note this summary does not form part of the contract.

TERMS

THE INSURER

(SEE POLICY SECTION 11)

This insurance is underwritten by ASSURANT GENERAL INSURANCE LIMITED.

TYPE OF INSURANCE AND COVER

(SEE POLICY SECTION 3)

This jewellery and watch guard policy provides for the repair or replacement of your insured item in the event of damage, theft, robbery and for watches only - breakdown.

PERIOD OF COVER

(SEE POLICY SECTION 6)

This insurance is a single premium policy and depending on the cover duration you purchased will remain in force until the period expires.

MAXIMUM LIABILITY

(SEE POLICY SECTION 3)

Our maximum liability under this policy is the sum insured.

SIGNIFICANT FEATURES AND BENEFITS

(SEE POLICY SECTION 3)

- During the period of cover your insured item will be covered, anywhere in the world, as long as you make the claim through us for:
 - DAMAGE - If your insured item is damaged as the result of an accident.
 - THEFT OR ROBBERY - If your insured item is stolen during the period of cover and you filed a police report.
 - BREAKDOWN (watches only) - If your insured watch suffers mechanical or electrical breakdown as a result of defective parts or workmanship that would normally be covered by the original manufacturer's warranty.
- If your insured item cannot be repaired economically we will issue you with a letter of credit indicating the sum insured.
- Once your insured item is repaired to the sum insured or replaced all cover under this policy will cease. You may purchase new cover for the replaced item.

EXCLUSIONS

THEFT OR ROBBERY

(SEE POLICY SECTION 4)

We will not be liable to you for theft or robbery of your insured item if it is stolen:-

- from any unoccupied motor vehicle unless the insured item has been concealed in a locked vehicle and the vehicle's security systems have been activated;
- from any building or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit; or the insured item was stored in a fixed, locked receptacle and force resulting in entry to that receptacle was used;
- from luggage;
- from your control, except where it is being worn or has been concealed on or about the person.

BREAKDOWN (WATCHES ONLY)

(SEE POLICY SECTION 4)

We will not be liable to you for breakdown of your watch for:-

- any failure to follow the manufacturer's instructions or over winding;
- routine servicing, inspection, maintenance, repair, cleaning, alteration or restoration;
- deliberate damage, misuse or neglect of the insured item;
- use not intended by the manufacturer;
- design fault, manufacturing fault or a fault which is the subject of recall by the manufacturer;
- water or any other liquid where the insured item has not been adequately resealed to maintain the manufacturer's original specification following battery replacement, servicing or repair (other than by our approved service provider).

REPAIR OR OTHER COSTS

(SEE POLICY SECTION 4)

We will not be liable to you for repair or other costs for:-

- routine servicing, inspection, maintenance, cleaning, alteration or restoration;
- repairs carried out by persons other than our service provider;
- denting, scratching, wear and tear or gradual deterioration;
- for any loss over and above the sum insured;
- for watch straps, glass or batteries.

THIS POLICY DOES NOT COVER INSURED ITEMS (OR PARTS OF INSURED ITEMS) WHICH ARE LOST.

WHEN COVER ENDS

(SEE POLICY SECTION 6)

This policy will end automatically on whichever of the following happens first:

- The date you cease to own the insured item;
- The date your cover is cancelled by you or us;
- The date we repair any insured item and the cumulative costs of all repairs equal or exceed the sum insured;
- The date we send a letter of credit indicating the credit to be used with your retailer;
- 24, 36, or 60 months from the date you purchased the insured item depending on the cover duration you purchased; or

YOUR RIGHT TO CANCEL

You may cancel your policy for a period of 30 days from the date your policy begins as long as you have not made a claim. If you cancel this policy within this period, and have not made a claim, you will receive a full refund of any premium you have paid. If you cancel this policy after the first 30 days you will not be entitled to receive a refund of premium you have paid.

HOW TO MAKE A CLAIM

If you need to file a claim, please call us on 0844 871 1115 between 8:00 and 20:00 Monday to Friday and 9:00 and 17:00 on Saturdays and one of our agents will assist you. Alternatively, you may e-mail us at: customer_relations@assurant.com or write to us at: Claims Department, Assurant General Insurance Ltd, Assurant House, Victoria Street, Windsor, Berkshire SL4 1EN.

HOW TO MAKE A COMPLAINT

Any complaint you have regarding your policy, a claim or the service you receive should be addressed to The Quality Assurance Manager, either by post, to: Assurant General Insurance Limited, Assurant House, Assurant House, Victoria Street, Windsor, Berkshire SL4 1EN or by email to: uk.complaints@assurant.com or by telephoning 0844 871 1248

If, having followed this procedure, you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, Tel: 0845 080 1800. You must send your complaint to them within 6 months of the date of our final letter to you.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, the FSCS will meet the first £2,000 of your claim in full plus 90% of the balance. Further details can be obtained from www.fscs.org.uk

FURTHER INFORMATION

You should read the Policy Schedule and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover.

Maker Mends Jewellery & Watch Guard Insurance Policy Terms and Conditions

1. Introduction

- a. This policy provides **you** with everything **you** need to know about **your Maker Mends Jewellery & Watch Guard Cover Insurance**. It contains full details of **your** policy benefits and exclusions. Please read this policy carefully to make sure **you** understand the benefits available to **you** and the criteria **you** must meet to qualify for those benefits.
- b. In this document, words and phrases in bold have special meanings. These are explained in the "Glossary" section at the back of this document.
- c. A minicom facility is available for customers who have hearing difficulties. Please contact **us** if **you** require a copy of this policy in another format by writing to: Policy Administration Department, Assurant General Insurance Limited, Assurant House, Victoria Street, Windsor, Berkshire, SL4 1EN, or by calling 0844 871 1115 or by e-mailing premiums@assurant.com

2. Eligibility

- a. To be covered under this policy, **you** must be at least 18 years of age; and
- b. This policy must be purchased at the same time as the **insured item**.

3. What **we** will cover

This policy covers **your insured item** for a maximum of the **sum insured** while anywhere in the world as long as **you** make the claim through **us** for:

a. Damage

If **your insured item** is damaged as the result of an accident during the **period of cover** and there is visible evidence that an external force has been applied to **your insured item**, **our service provider** will repair **your insured item** unless, in **our service provider's** opinion, it is not possible or economical to repair the **insured item**.

b. **Theft or Robbery**

If **your insured item** is stolen during the **period of cover** **we** will issue **you** with a letter of credit indicating the credit to be used with **your retailer**.

c. **Breakdown** (watches only)

i. If during the **period of cover**, **your** insured watch suffers **mechanical or electrical breakdown** as a result of defective parts or workmanship that would normally be covered by the original manufacturer's warranty, **our service provider** will repair **your** insured watch, providing the **breakdown** occurred after the expiry of the manufacturer's warranty and before the expiry date of this policy.

ii. **Our service provider** will repair **your insured item** unless, in **our service provider's** opinion, it is not possible or economical to repair the insured watch.

d. If **your insured item** cannot be repaired economically **we** will issue **you** with a letter of credit indicating the **sum insured**.

- e. The most **we** will pay for any single claim is the purchase price of the **insured item** as stated on the till receipt (excluding any insurance premium or credit, delivery or other charges).

Please note that once **your insured item** is repaired or replaced to the **sum insured** all cover under this policy will cease. You may purchase new cover for the replaced item.

4. WHAT WE WILL NOT COVER - EXCLUSIONS

a. Damage or **Breakdown** (on watches) caused by:

- i. any failure to follow the manufacturer's instructions or over winding;
- ii. routine servicing, inspection, maintenance, repair, cleaning, alteration or restoration;
- iii. deliberate damage, misuse or neglect of the insured item;
- iv. use in a manner not intended by the manufacturer;
- v. mildew, fungus, oxidation, atmospheric or climatic conditions;
- vi. design fault, manufacturing fault or a fault which is the subject of recall by the manufacturer;

- vii. water or any other liquid where the **insured item** has not been adequately resealed to maintain the manufacturer's original specification following battery replacement, servicing or repair (other than by **our** approved service provider);
- viii. the transportation or installation of the **insured item**.

b. Theft or Robbery:

- i. from any unoccupied motor vehicle unless the **insured item** has been concealed in a glove compartment (or other concealed internal compartment) or locked boot and the vehicle is locked and all the vehicle's security systems have been activated;
- ii. from any building or premises unless:
 - a. force, resulting in damage to the building or premises, was used to gain entry or exit; or
 - b. the **insured item** was stored in a fixed, locked receptacle and force resulting in entry to that receptacle was used;
- iii. from luggage;
- iv. from **your** control, except where it is being worn or has been concealed on or about **you**;
- v. without evidence of **theft** or **robbery**;
- vi. if the **insured item** is damaged as a result of **you** taking part in, attempting, or acting as an accessory to, any crime.

c. Repair or other costs for:

- i. routine servicing, inspection, maintenance, cleaning, alteration or restoration;
- ii. replacement of, or adjustment to, straps, fittings or batteries;
- iii. repairs carried out by persons other than **our service provider**;
- iv. denting, scratching, wear and tear or gradual deterioration;
- v. expenses incurred as a result of not being able to use the insured item, or any expense other than the repair or replacement cost of the insured item.
- vi. claims over and above the **sum insured**;
- vii. any damage, **theft**, **robbery** or **breakdown** which occurs before this policy starts or after it has ended;
- viii. for watch straps, glass or batteries.

d. Any costs or **breakdown** covered while the manufacturer's warranty or warranty given by **your retailer** is in effect.

e. Any repair or other costs due to or arising from any manufacturer's defect or fault for which the **insured item** has been recalled by the manufacturer.

f. Any claim where the **insured item** is held or used for any business, trade or commercial purposes.

g. Damage, **theft**, **robbery** or **breakdown** caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

h. Damage at, or theft from, **your** premises where they have been left unoccupied for a period of more than 45 consecutive days.

i. Any reduction in the market value of the insured item, beyond the cost of repair or replacement.

j. If the **insured item** (or parts of the insured item) is lost.

k. Confiscation of the **insured item**.

l. The cost of replacing any undamaged **insured item** or a part of an **insured item** that forms part of a set, or other article of a uniform nature, colour or design when damage occurs within a clearly identifiable area or to a specific part, and matching replacements cannot be obtained;

m. Damage to the **insured item** caused by water or any other liquid where the **insured item** has not been adequately resealed to maintain the manufacturer's original specification.

5. OTHER CONDITIONS OR LIMITATIONS

a. **You** must report any theft to the police within 24 hours of the discovery or as soon as reasonably possible and obtain a crime reference number and station details. Failure to do so will affect **your** ability to claim.

b. **You** must allow any damaged or broken **insured item** to be inspected by **our service provider**. If **you** do not, **we** will not consider or pay **your** claim.

c. If anybody other than the manufacturer or **our service provider** repairs the **insured item** for any reason; or if genuine factory parts are not used in servicing we will not consider or pay your claim.

d. Unless **we** agree otherwise:

- i. the language of the policy and all communications relating to it will be in English; and

- ii. all aspects of the policy, including negotiation and performance, are subject to English law and the decisions of the English courts.
- e. **We** may change the terms and conditions of this policy for legal or regulatory reasons, but **we** will always give **you** at least 30 days written notice of any change.
- f. If **we** replace the **insured item** this insurance will cease without return of premium and the policy document should be returned to **us** for cancellation.
- g. **You** must take all reasonable precautions to prevent any **theft, damage or breakdown**.
- h. **You** cannot transfer the benefits of this policy to anyone else.
- i. Cover includes use of the **insured item** anywhere in the world however **you** must follow the Claims Procedure below.
- j. **We** may cancel the policy by giving **you** 30 days notice in writing.

6. WHEN COVER ENDS

This policy will end automatically on whichever of the following happens first:

- a. The date **you** cease to own the insured item; or
- b. The date **your** cover is cancelled by **you** or **us**; or
- c. The date **we** repair any **insured item** and the cumulative costs of all repairs equals the **sum insured**;
- d. The date **we** send a letter of credit indicating the credit to be used with your retailer; or
- e. 24, 36 or 60 months from the date **you** purchased the **insured item** as shown on **your** itemised purchase receipt, depending on the cover duration **you** purchased; or
- f. If **we** discover that **you** made a false or fraudulent claim or that **you** supported **your** claim with false or fraudulent information.

7. CLAIMS PROCEDURE

- a. If **you** need to make a claim, please contact **us** by email to customer_relations@assurant.com or by telephone on 0844 871 1115 and **we** will provide **you** with a claims form and explain the claims process.
- b. If **your insured item** is **stolen** **you** must report the theft to the police, within 24 hours of discovery or as soon as possible thereafter, and obtain a crime reference number and station details. Failure to do so will affect **your** ability to claim.
- c. In the event of a **breakdown**, check that it is not a simple problem such as the battery needs replacing.
- d. Send **your** completed claim form, together with the **damaged insured item** (except in the case of **theft** or **robbery**) and any supporting documentation, such as the crime reference number, and the statement showing the purchase of the **insured item** along with **your** confirmation of cover to Assurant General Insurance Limited, Assurant House, Victoria Street, Windsor, Berkshire SL4 1EN, UK
- e. **You** must provide all reports, information and evidence that **we** reasonably request at **your** own expense. These must be provided in the form that **we** require and at the time the claim is made or as soon as possible afterwards. **We** will not be responsible for any **product** returned by **you** and not received by **us**. **We** will not reimburse **you** for the costs of returning the **product** to **us**.
- f. During **your** claim **we** may arrange for an agent to visit **you** to gather details about **your** claim. This will help **us** to make an accurate assessment. If **you** do not co-operate with such a visit, **we** will be unable to process **your** claim.
- g. If **you** send an **insured item** to **us** or it is collected by **us** or on **our** behalf and **we** have met **your** claim by providing **you** with a replacement product, **we** will own the original item and will not return it to **you**.
- h. **We** will process all valid claims accordingly.

8. FRAUD

- a. If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and **you** will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy. **We** may also pass **your** details to the police.
- b. If **we** receive a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **us**. Should **you** or any covered person decline to give such consent **we** may in turn decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.

9. CANCELLATION RIGHTS

- a. If **you** purchase the insurance and change **your** mind, **you** can cancel the insurance within 30 days by taking **your** proof of cover, including **your** till receipt to **your retailer**.
- b. If **you** do this within the first 30 days and as long as **you** have not made a claim, **you** will receive a full refund of any **premium you** have paid.
- c. After the first 30 days **you** may cancel **your** policy, however, **you** will not be entitled to receive any refund of **premium you** have paid.

10. COMPLAINTS PROCEDURE

- a. Although **we** set ourselves high standards, if **we** do not meet **your** expectations and **you** are not satisfied, **we** would like to know. If **you** have any questions about **your policy**, please ask **us**. Please follow the guidelines below, to help **us** to deal with **your** complaint as efficiently as possible.
- b. If **your** complaint is regarding the **insured item** or the sale of **your** policy, please contact **your retailer**.
- c. If **your** complaint is regarding **your** policy, a claim or the customer service **you** received from **us**, please write to:

The Quality Assurance Manager
Assurant General Insurance Limited
Assurant House
Victoria Street
Windsor
Berkshire
SL4 1EN, UK

Phone: 0844 871 1248
E-mail: uk.complaints@assurant.com

- d. If **you** are still not satisfied with the way **we** have dealt with **your** complaint and **we** have given **you our** final response, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS) by writing to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

Phone: 0845 080 1800

- e. **You** must send **your** complaint to the FOS within 6 months of the date of **our** final letter to **you**.
- f. Referral of **your** complaint to the FOS does not affect **your** right to take legal action against **us**

11. UNDERWRITER

This policy is underwritten by Assurant General Insurance Limited, company number 2341082, a member company of Assurant Solutions whose office in England is:

Assurant General Insurance Limited
Assurant House
Victoria Street
Windsor
Berkshire
SL4 1EN, UK

Assurant General Insurance Limited is authorised and regulated by the Financial Services Authority. **You** can check this on the FSA Register at <http://www.fsa.gov.uk/register/> or by calling 0845 606 1234

12. COMPENSATION SCHEME

Assurant General Insurance Limited is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered 100% for the first £2,000 and 90% for the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements are available from the FSCS on www.FSCS.org.uk or by telephoning 0207 892 7300.

13. DATA PROTECTION AND PRIVACY STATEMENT

- a. For the purposes of the Data Protection Act 1998, **we** are the data controller of any personal information you provide to **us** including any information you supplied when **you** purchased **your** policy and any information **you** submit in relation to any claim **you** make.
- b. **We** will keep **your** personal information confidential and will only use it to manage **your** policy, to assess **your** application, to process any claims **you** make, to carry out fraud checks and to contact **you** with details of changes to the products **you** have bought. **We** will make sure that the information **we** hold about **you** is accurate and up to date, and **we** will not keep it for longer than **we** need to. **We** may disclose personal data in order to comply with a legal or regulatory obligation
- c. **We** may need to transfer **your** personal data to **our servers**, service providers, agents and other members of the Assurant Group for processing. Some of these parties may be located outside the European Economic Area. If **we** transfer your information to these parties **we** will take steps to ensure **your** privacy rights are respected and that **your** information is protected and processed in strict compliance with the Data Protection Act. Details can be provided to **you** upon request.

14. OTHER PEOPLE'S PERSONAL DATA

If **you** provide **us** with information about another person, **you** confirm that they have appointed **you** to act for them, to consent to the processing of their personal data and that **you** have informed them of **our** identity and the purposes (as set out above) for which their personal data will be processed.

15. BUSINESS CHANGES

If **we**, or a related company, are reorganised or sold to another organisation the personal data **you** have given **us** may be transferred to that reorganised organisation or new organisation, and used for the purposes set out in this Privacy Statement.

16. ACCESS TO YOUR INFORMATION

You have the right to ask for a copy of the information **we** hold on **you**. There is a charge of £10 for this and should be enclosed along with the request for information. If any of the information **we** hold about **you** is incorrect, please tell **us** and **we** will put it right. To request to see **your** information write to:

The Quality Assurance Manager
Assurant General Insurance Limited
Assurant House
Victoria Street
Windsor
Berkshire
SL4 1EN, UK

17. For quality control and training purposes, **we** may monitor or record **your** communications with **us**.

GLOSSARY

Throughout this document, the words in **bold** have the following meanings:

Confirmation of cover	the till receipt which specifies the item and cover purchased ;
Breakdown/ mechanical or electrical breakdown	the sudden and unforeseen failure of an insured item arising from any permanent mechanical or electrical defect causing sudden stoppage of its functions, necessitating immediate repair or replacement before normal operation can be resumed excluding normal deterioration or wear and tear where such items have reached the end of their working life because of age or usage;
Family	you, your husband, wife, partner, children, parents and any relative who permanently lives in your home;
Insured item	the good(s) you have purchased from a retailer and for which the cover was purchased;
Period of cover	subject to the receipt of your premium, this insurance is in force from the purchase date shown on the till receipt and lasts 24, 36 or 60 calendar months from that date unless cover ends as stated in the "When Cover Ends" section;
Retailer	means the establishment from which you purchased your insured jewellery or watch;
Robbery	stealing , and immediately before or at the time of doing so, and in order to do so, insisting force on any person or putting or seeking to put any person in fear of being then and there subjected to force;
Stealing and stolen	shall be interpreted in accordance with the definition of theft ;
Sum insured	the price you paid for your product;
Service provider	Maker Mends, PO Box 6003, Basildon SS15 6BX
Theft	dishonesty appropriating property belonging to another with the intention of permanently depriving the other of it;
UK	England, Scotland, Wales and Northern Ireland;
We, us, our	Assurant General Insurance Limited (a member company of Assurant Solutions);
You, your	the person named in the confirmation of cover as being the beneficiary of this policy.