

Personal Possessions Level clauses Effective April 2011

KM/942/B

Title Personal Custody/Attended Residence

Cover for theft or attempted theft in respect of jewellery, watches and gemstones with an individual value between £5,001 and £7,499 insured under the Personal Possessions section is only operative whilst:

- worn or
- handled or
- kept in a private residence where You are present or
- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/943/B

Title Personal Custody/Safe Warranty - Personal Possessions

Cover for theft or attempted theft in respect of jewellery, watches and gemstones with an individual value of £7,500 or more insured under the Personal Possessions section is only operative whilst:

- worn or
- handled or
- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/944/B**Title Personal Custody/Safe Warranty**

Cover for theft or attempted theft in respect of jewellery, watches or gemstones with an individual value of more than £2,500 insured under the Personal Possessions section is operative only whilst:

- worn or
- handled or
- kept in a private residence where You are present or
- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/045/A**Title Settings, Clasps & Stringing**

The settings and/or clasps and/or stringing of the &&01 are to be checked by a jeweller at least once every two years and any defects immediately remedied.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/945/A**Title Settings, Clasps & Stringing**

The settings and/or clasps and/or stringing of the &&01 are to be checked by a jeweller at least once every two years and any defects immediately remedied.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/046/A**Title Bank or Safe Deposit**

The &&01 is insured only whilst lodged in the bank or safe deposit.

KM/946/A**Title Bank or Safe Deposit**

Cover for any Specified Personal Possessions Item lodged in the Bank is only effective whilst lodged in the bank or safe deposit.

KM/047/A

Title Coin or Stamp Collection - Personal Possessions

1. The &&01 must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when being handled.
2. The amount payable for the loss, destruction or damage of any one item will not exceed two thirds of the value shown in the latest catalogue of Stanley Gibbons or B A Seaby Ltd, whichever is appropriate.
3. The amount payable for the loss, destruction or damage of any one item not specified separately is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
4. Any individual unmounted item is not insured.
5. When in transit the &&02 must be carried personally by the policyholder or by an adult authorised by You, or sent by registered post.

KM/947/A

Title Coin or Stamp Collection - Personal Possessions

1. Coin collections and Stamp collections must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when being handled.
2. The amount payable for the loss, destruction or damage of any one item will not exceed two thirds of the value shown in the latest catalogue of Stanley Gibbons or B A Seaby Ltd, whichever is appropriate.
3. The amount payable for the loss, destruction or damage of any one item not specified separately is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
4. Any individual unmounted item is not insured.
5. When in transit the Coin collections and Stamp collections must be carried personally by the policyholder or by an adult authorised by You, or sent by registered post.

KM/974/A

Title **Comic Collection - Personal Possessions**

1. The comics must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the comics are being handled.
2. The amount payable for the loss, destruction or damage of any one comic not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).

KM/074/A**Title Comic Collection - Personal Possessions**

1. The comics must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the comics are being handled.
2. The amount payable for the loss, destruction or damage of any one comic not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).

KM/948/A**Title Medal Collection - Personal Possessions**

1. The medals must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the medals are being handled.
2. The amount payable for the loss, destruction or damage of any one medal not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
3. Any individual unmounted medal is not insured.
4. When in transit the medals must be carried personally by the policyholder or by an adult authorised by You, or sent by registered post.

KM/048/A**Title Medal Collection - Personal Possessions**

1. The medals must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the medals are being handled.
2. The amount payable for the loss, destruction or damage of any one medal not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
3. Any individual unmounted medal is not insured.
4. When in transit the medals must be carried personally by the policyholder or by an adult authorised by You, or sent by registered post.

KM/049/B**Title Guns & Firearms**

The &&01 and its ammunition must be kept in the close personal charge of a responsible adult when in use. When not in use the weapon shall be kept locked in a gun safe or gun cabinet and the ammunition stored separately, in accordance with Home Office guidelines.

KM/949/B**Title Guns & Firearms**

Guns, firearms and their ammunition shall be kept in the close personal charge of a responsible adult when in use. When not in use the weapon(s) shall be kept locked in a gun safe or gun cabinet and the ammunition stored separately, in accordance with Home Office guidelines.

KM/060/A**Title Ride-On Gardening Vehicles**

We shall not be liable for loss or damage caused by Theft or attempted Theft to any Ride-On Lawn Mower or Tractor:

- i) used solely as a gardening implement; and
- ii) not licensed for road use; and
- iii) for which no Certificate of Insurance is required

insured as a Specified Personal Possession under this policy whilst not in use, unless stored in a secure building.

KM/050/A**Title Golf Trolley (Self Propelled)**

The exclusion relating to Motor Vehicles under the Personal Possessions Section shall not apply in respect of “, which is not licensed for road use and for which no Certificate of Insurance is required.

We shall not be liable for loss or damage caused by Theft or attempted Theft whilst not in use unless stored in a secure outbuilding.

KM/975/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £50 to £250.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/875/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £50 to £100.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/775/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £50 to £150.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/675/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £50 to £200.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/076/A**Title Increased Excess - Compulsory**

The reference to "The first £100 of each claim" under WHAT IS NOT COVERED, is amended to:

"The first £01 of each claim".

KM/976/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £100 to £250.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/776/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £100 to £150.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/676/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £100 to £200.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/052/A**Title Unattended Vehicles - Cover Restricted**

The maximum amount we will pay under any claim for loss or damage to Personal Possessions caused by Theft or attempted Theft from an unattended vehicle is limited to £500.

KM/053/A**Title Unattended Vehicles - Cover Excluded**

Cover for loss or damage to Personal Possessions caused by Theft or attempted Theft from an unattended vehicle is excluded.

KM/064/A**Title Evidence of Value**

You will be required to provide evidence of value in the event of loss or damage to any Specified Personal Possessions item insured for a value in excess of £2,500. For items insured for a value of £5,000 or more the evidence You provide may be in the form of:

- a written valuation no more than five years old, or
- the original purchase receipt.

Failure to produce adequate evidence of value may affect your ability to claim for loss or damage to the item.

KM/051/B**Title Increased Excess - Compulsory**

The compulsory Personal Possessions excess as shown in Your policy Schedule is increased by £1.

KM/951/A**Title Increased Excess - Compulsory - £250**

The amount we will not pay for each insured event is increased from £50 to £250.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/851/A**Title Increased Excess - Compulsory - £100**

The amount we will not pay for each insured event is increased from £50 to £100.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/751/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £50 to £150.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/651/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £50 to £200.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/977/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £100 to £250.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/777/A

Title Increased Excess - Compulsory

The amount we will not pay for each insured event is increased from £100 to £150.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/677/A

Title Increased Excess - Compulsory

The amount we will not pay for each insured event is increased from £100 to £200.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/061/A

Title Unattended Vehicles - Cover Restricted

The maximum amount we will pay under any claim for loss or damage to Personal Possessions caused by Theft or attempted Theft from an unattended vehicle is limited to £500.

KM/062/A

Title Unattended Vehicles - Cover Excluded

Cover for loss or damage to Personal Possessions caused by Theft or attempted Theft from an unattended vehicle is excluded.