

How do you make a claim?

Following a loss you must:

1. Notify the police immediately in the event of a loss or theft.
2. Notify your jeweller within 30 days of the loss.
3. Provide any necessary documentation needed to substantiate the loss.

If a false or fraudulent claim is made the certificate is automatically voided. In the event that a claim cannot be settled by mutual consent it will be settled by arbitration.



Complaints Procedure

If you are unhappy with the manner in which the insurance is handled, in the first instance you should contact: Customer Services on 01822 855555 or insurance@thmarch.co.uk. If the Customer Service department cannot satisfy your concerns you can also raise your concerns with the Lloyd's Complaints Department.

This insurance is underwritten by certain Underwriters at Lloyd's.

Contacts

If you need assistance with any insurance then why not ring us on 01822 855555 to take advantage of over 100 years of insurance broking experience.

Alternatively, if you would prefer to deal with an office closer to home, then please contact any of our offices listed below.

London 10/12 Ely Place, London EC1N 6RY.
Tel 020 7405 0009 Fax 020 7404 4629

Birmingham 10a Vyse Street, Hockley,
Birmingham B18 6LT. Tel 0121 236 9433 Fax 0121 233 4901

Glasgow Empire House, 131 West Nile Street,
Glasgow G1 2RX. Tel 0141 332 2848 Fax 0141 332 5370

Manchester Paragon House, Seymour Grove,
Manchester M16 0LN. Tel 0161 877 5271 Fax 0161 877 5288

Plymouth Yelverton Business Park, Yelverton,
Devon PL20 7LS. Tel 01822 855555 Fax 01822 855566

Sevenoaks Sackville House, 55 Buckhurst Avenue,
Sevenoaks TN13 1LZ. Tel 01732 462886 Fax 01732 462911

Web www.thmarch.co.uk
Email insurance@thmarch.co.uk

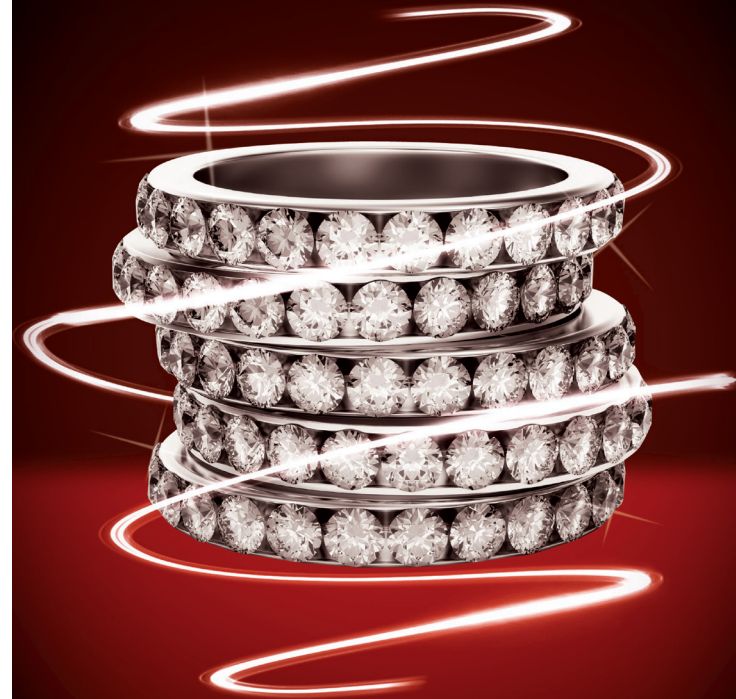


BIBA

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**march
guard³**

Instant insurance
for your jewellery



T.H. MARCH
INSURANCE BROKERS SINCE 1887

What is March Guard 3?

- March Guard 3 is, quite simply, **INSTANT** cover for your precious jewellery issued by your retailer.
- March Guard 3 will replace your item up to the value shown on the certificate issued by the jeweller from which it was originally purchased.
- It's straight forward, lasts for 3 years and is supported by the industry experts, T.H. March.



What does March Guard 3 offer?

- Simple certificate with minimum of exclusions.
- Cover anywhere in the UK plus up to 30 consecutive days elsewhere.
- All items insured against physical loss or damage including theft and accidental loss.
- Claims settlement exclusively by repair or replacement via your jeweller. **(N.B. there is no cash settlement option).**
- Your jeweller is available to assist you during opening hours.
- Maximum any one item of jewellery £5,000 reducing to £1,500 for any one watch.*
- Maximum amount of jewellery which can be insured per household £10,000.*
- No excess applied to losses (typical Home insurance has a minimum £50 excess).

The insurance is not renewable so you should make a note to contact the Personal Insurances Department at T.H. March on 01822 855555 prior to the expiry of the insurance to discuss your options.

***If cover for higher value items or collections of jewellery or watches is required, please contact the Personal Insurances Department at T.H. March on 01822 855555.**

What doesn't March Guard 3 cover?

- Any jewellery item exceeding £5,000 or any watch exceeding £1,500.
- Any collection of jewellery exceeding £10,000 any one household.
- Any insured person not resident in the UK.
- Any entirely brittle article.
- Any losses from baggage unless being carried by the insured person or the purchaser of the item.
- Any item stolen from an unattended vehicle.
- Any loss from wear and tear, gradual deterioration, mechanical or electrical breakdown or cleaning, repair or renovation.

What else do you need to know about March Guard 3?

- All repairs and replacements must be via the issuing jeweller.
- Reasonable care must be exercised in keeping the items safe and in good condition.
- Unless otherwise agreed the insurance shall be subject to English Law.
- The insurance has a 14-day cooling off period after issue during which it can be cancelled and a full return of premium made provided no claims have been made.
- Cancellations after the 14-day cooling off period will attract a pro-rata return premium subject to no claims having been paid under the certificate.
- A full specimen certificate wording is available upon request.