Jewellery & Watch Insurance

Insurance Product Information Document

Company: Certain Underwriters at Lloyd's arranged via T H March & Co. Limited Insurance Brokers

Product: March Guard

T.H.March & Co. Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom. FCA reference number 308811

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your certificate documentation for full details of cover, in particular the agreed sum insured, and the terms and conditions.

What is this type of insurance?

The March Guard jewellery and watch insurance is designed to provide instant cover for your jewellery or watch against loss, theft or accidental damage anywhere in the United Kingdom or up to 30 (thirty) days worldwide.

What is insured?

Cover for your jewellery or watch
We will pay for:

- ✓ The repair cost of your insured item if it is accidentally damaged during the period of insurance,
- ✓ The cost of replacement if the insured item is physically lost during the period of insurance,
- ✓ The cost of replacement if the insured item is stolen during the period of insurance,
- ✓ The cost of replacement if the insured item is damaged accidentally beyond repair during the period of insurance.

What is not insured?

- × Watch & Jewellery items not listed on your certificate
- × Any damage due to wear & tear, gradual deterioration, mechanical or electrical breakdown or cleaning, repair or renovation
- × Any insured item stolen from an unattended baggage or clothing
- × Any item stolen from an unattended vehicle

Are there any restrictions on cover?

- ! You or the person who has been gifted the item(s) must be a resident of the United Kingdom, Channel Islands or Isle of Man.
- ! Replacement or repair only up to the replacement value stated by the issuing jeweller.
- ! No cash settlement in the event of a loss or damage.

Where am I covered?

- ✓ Anywhere in the United Kingdom, Channel Islands, Isle of Man or worldwide up to 30 (thirty) consecutive days.

What are my obligations?

- Check your certificate wording to make sure you have the cover you need and expect
- Take all steps to prevent loss or damage and maintain the item in good condition
- Report any loss or theft to the local police as soon as possible
- Notify the jeweller as soon as practicably possible of any loss or damage upon the date of discovery.
- This is not a renewable insurance. It is your responsibility to ensure you have alternative insurance arranged on expiry of this cover.

When and how do I pay?

Payment must be made in full to the jeweller from whom you purchase your jewellery or watch on the day of purchase.

When does the cover start and end?

Cover starts from the day your item of jewellery or watch is purchased or collected from your jeweller.
Cover ends after 12 (twelve) or 36 (thirty six) months depending on which period of insurance was purchased at point of sale or when the Underwriter settles a claim for the replacement of an item, or where the sum insured is used up in its repair.

How do I cancel the contract?

You may cancel the certificate within 14 (fourteen) days of purchase by contacting any branch of the jeweller who issued your certificate. A full refund of the original premium will be given, provided that no claims have been made. You are entitled to cancel this policy after the 14 day cooling off period but no refund will be given after this period has elapsed.