

PROSPECTUS



Guidance Summary of Cover

**Affordable cover
for your Stock,
Tools, Liabilities
& much more!**



PROSPECTUS

We recommend this insurance as being suitable for protecting the stock, goods in trust, money and contents, business interruption, legal liabilities and personal accident risks for Jewellery designers and designer makers, including those who retail, repair or import, subject to the limitations shown in the Proposal and the Summary of Cover.

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GUIDANCE NOTES

on completing your proposal for Jewellery Designer Makers' Combined Insurance

General:

1. Please give us time to negotiate on your behalf by returning the Proposal Form as soon as possible. Leaving it until the last moment removes the negotiating initiative from us, especially as insurers will not grant automatic extensions of cover beyond renewal date.
2. The information you supply on the Proposal Form is important and is used by your insurers to determine the cover they can provide and on what basis. Effective insurance depends on you disclosing any facts which are likely to influence the assessment or acceptance of an insurance by the insurer (material circumstances). If a material circumstance is not disclosed, it may affect your cover and, ultimately any claim, or even lead to the cancellation of your insurance.

It is not possible to give a complete list of matters that may be material. The examples below are intended to encourage you to think about possible material circumstances.

- Incidents, particularly if repeated, which are too small to result in a claim, but which might indicate carelessness or a potential risk which might cause a significant claim.
- Deliberate non-adherence to legal requirements which, if adhered to, would have reduced the risk of loss.
- Exceptions to statements made on a proposal or statement of fact.
- Your own premises being shared with persons or organisations who are not employees, partners or directors.
- Undeclared hazardous processes.
- Any full or part time occupation carried on by you from these premises other than those detailed in Q9 of the Proposal, whether or not you wish to insure such occupation.

If you are in any doubt whether a fact may be material, please discuss it with us.

SPECIFIC NOTES

Options and Underinsurance:

3. The option chosen must represent the maximum total values of such goods that you are responsible for wherever they are in the UK or Ireland on the basis of settlement shown in 4), and 5) below. Include VAT only if you are not registered. In the event of underinsurance, settlement of any claims will be reduced in proportion to the underinsurance.

Basis of Settlement - Stock:

4. Stock claims will be settled on the basis of the replacement cost. Goods in Trust will be settled on the basis of your liability to the owner.

All Other Contents:

5. Claims for All Other Contents for which you are responsible will be settled on the basis of replacement cost price. Remember to include:

Shopfront, if any and if you are responsible for it, including:	£
Glass therein	£
Shutters and grilles	£
Alarm system, safes and CCTV	£
Tenants improvements, e.g. false ceilings, window enclosures	£
Lighting and decorations	£
Pads and display materials	£
Showcases	£
Carpets	£
Furniture, including in office	£
Office equipment	£
Computers and peripheral hardware	£
Gemmological or workshop / manufacturing equipment and tools	£
External clocks and signs	£
"Other Contents" away from the premises for which the business is responsible	£
Telephone system	£
Other items:	£
	£
TOTAL:	£
This checklist is not definitive and does not form part of your proposal	

Business Interruption:

6. The indemnity period should allow for replacement of stock, clearance of debris, planning procedures, rebuilding and fitting out, and for the recovery of turnover. Some of this may be outside your control.

18, 24, or 36 month indemnity periods are available on request. Indemnity periods are often under-estimated by policyholders.

Public and Products Liability:

7. The limits shown are limits of Insurers' liability for any one occurrence, and in all in any one policy year for products liability.

The maximum damages for injury awarded to a single person in the UK have been in excess of £8 million. Such awards are extremely rare, but awards in excess of £1 million are becoming more common. Allowance should also be made for multi-tenure buildings and shopping centres where a negligent fire could incur liability for damage to other businesses or injury to many people. Cover in excess of the limits available under this policy is normally available if required.

HMRC Employers PAYE
Reference Number:

8. Employers' Liability insurance pays for an employer's legal liability for death, injury or illness sustained by an employee.

By law most employers are required to have Employers' Liability insurance. For those who do, it is a requirement to have it accessible when a request is made to view it. The Certificate may also be displayed as a hard copy or electronically. We recommend that old certificates are retained in a safe place for future reference. Health and Safety Executive Inspectors have the right to inspect Certificates.

The PAYE reference, usually in the form of nnn / AAnnnnn or nnn / Annnnn where n = number and A = alphabetical, is needed for the Employers Liability Tracing Office to hold central records of such cover.

Personal Accident:

9. Each unit provides cover for:

a)	Death	£5,000
b)	Loss of one or more limbs or eyes	£5,000
c)	Certain other injuries to hands	£250 to £1,000
d)	Permanent total disablement	£5,000
e)	Temporary total disablement	£50 per week for up to 104 weeks
f)	Temporary partial disablement	£12.50 per week for up to 104 weeks

Benefits e) and f) will not exceed 70% and 17.5% respectively of average weekly pre-tax income, including dividends from the business, averaged over the preceding 12 months, or for start-ups within the last 12 months averaged over the period of trading.

CLAIMS

Liability Claims:

10. If an incident occurs which injures an employee or a member of the public, or damages their property, which you feel may lead to a claim against you, you MUST notify T.H. March immediately. Notifying us of an incident which does not lead to a claim does not cause problems. Failure to notify us of an incident which does lead to a claim may cause serious problems.

All Other Claims:

11. All other claims should be notified to the branch with which you normally deal, or direct to:

**Claims Department, T.H. March & Co. Limited, 10-
12 Ely Place, London EC1N 6RY. Tel: 020 7405 0009
Fax: 020 7404 4629**

SECURITY

12. Please see the Minimum Security Requirements in the Summary of Cover.

ARRANGING COVER

13. Immediate cover can be arranged on receipt of your completed proposal form and payment for the first premium, provided you show a valid requested inception date on the foot of the proposal, the form is completed correctly and your answers to Q4, 5, 6 and 12 are "No" and there is no amendment needed to the business description in Q7 and your postcode is acceptable to insurers. Otherwise a personalised quotation will be provided.

Please forward your proposal form and payment to:

Sevenoaks Office
T.H. March & Co. Limited, Sackville House 55
Buckhurst Avenue, Sevenoaks TN13 1LZ

Or contact insurance@thmarch.co.uk

SUMMARY OF COVER

This Jewellery Designer Makers' Combined Insurance covers most risks for which a smaller Jeweller requires insurance under a single Certificate.

Full details will be shown on the Certificate when issued. A copy is available on request.

Few insurers offer cover for jewellers. We place cover with several, but this insurance is designed for the smaller Designer Maker and is offered to us by just one insurance provider.

Quotations are valid for a period of 30 days. No cover will be in force until we have received your acceptance of this quotation and you have fulfilled any insurer requirements precedent to cover. Insurers reserve the right to vary or withdraw this quotation at any time prior to acceptance should additional information come to light of which insurers were not previously aware. We would also remind you of your ongoing duty to disclose any information that is relevant to the insurance cover as failure to do so could result in any claim settlement being prejudiced.

SECTION 1

STOCK, which includes Goods in Trust and Money except where specified. Sum insured according to Option chosen.

Risks Covered:	"All Risks" of physical loss or damage (except as specifically excluded).
Territorial Limits:	Great Britain, Northern Ireland, the Channel Islands, Isle of Man and the Republic of Ireland.
Basis of Settlement:	In respect of your own Stock Replacement Cost Price at date of loss. For Goods in Trust, Your liability to the owners thereof.

PRINCIPAL CONDITIONS APPLICABLE TO SECTION 1 (see also General Conditions)

Banknotes and Coin:	1. Insurers will not pay more than £200 for banknotes and coin out of safe when the business premises or private dwelling is left unattended.
Out of Safe:	2. Insurers will not pay more than £5,000 in all, or the sum insured hereon whichever is the lesser, for theft of watches, gem, gold, platinum and palladium goods, bullion, unset precious stones, and pearls left out of locked safe or strongroom when your premises are closed for business or left unattended. Values of such goods in excess of that must be placed in locked safe or in an alarm protected area in accordance with paragraph 4 of the Minimum Standard of Security shown below:
Window Smash Limits:	3. The maximum insurers will pay for loss of or damage to stock following smashing or cutting of display windows is: a) When open for business or when the policyholder and/or his employees are at the premises: £2,500. b) At all other times: No cover applies. These limits will not apply following the forcing or breaking of glazed bandit glass to BS5544 or EN356 P4A, hanging armour plate glass, or fixed internal or external grilles or shutters.

Sendings:

4. All packages containing any watches, gem, gold, platinum or Palladium goods, bullion, unset precious stones or pearls with a total package value exceeding £500 must be sent by:
 - a) Special Delivery Post, or Registered Post in Ireland.
 - b) Airsure or International Signed For within the Territorial Limits.

Private Dwellings:

5. Cover is included for Stock removed to private dwellings. If the value exceeds £5,000, a responsible adult must be in attendance at all times, or the Stock must be placed in a safe or burglar alarmed area approved by Insurers.

Explanatory Note Re. Entrustments:

6. It is expected that normal appro terms will apply to entrustments by the Policyholder to others, making the recipient responsible for loss or damage however caused. The policy covers the Policyholder's contingent interest in entrustments, but insurers may be entitled to recover any claim paid from the recipient.

PRINCIPAL EXCLUSIONS APPLICABLE TO SECTION 1 (see also General Conditions)

- a) Loss or damage by theft or dishonesty of employees, or by customers, brokers or agents (or their customers) in respect of stock entrusted to them.
- b) Theft and damage done by thieves at the Policyholder's premises, other than by forcible and violent means or by violence to or threat to any person lawfully on the Premises.
- c) Mysterious disappearance from the Policyholder's premises when shared with person(s) who are neither family nor employees.
- d) Mysterious disappearance of goods on open display or in unlocked showcases or unlocked window backs at the Policyholder's premises or elsewhere.
- e) Stock missing at stocktaking when no claim has been previously notified.
- f) Stock that is damaged whilst being worked upon.
- g) Theft from Trade Fairs and/or Exhibitions when left unattended unless goods are in locked safe or Strongroom.
- h) Loss from an unattended motor vehicle.
- i) Loss resulting from the acceptance of any forged currency, cheque, credit or charge card or other negotiable instrument which is dishonoured for payment.

SECTION 2

ALL OTHER CONTENTS (Including Shopfront and Glass)

Sum insured according to Option chosen

Risks Covered:	"All Risks" of physical loss or damage whilst on your premises (or up to £1,500 any one loss outside your premises). Includes cover for loss of keys, and jamming of safe anti-explosive devices.
Basis of Settlement:	Replacement or Reinstatement.

PRINCIPAL EXCLUSIONS APPLICABLE TO SECTION 2

- a) Loss or damage directly caused by moth, vermin, wear, tear, gradual deterioration, electrical or mechanical breakdown or derangement.
- b) Laptops, computers, cameras and other electronic equipment away from the premises.
- c) Theft or mysterious disappearance when premises are shared with person(s) who are neither family nor employees, unless entry to or exit from the premises is obtained by forcible and violent means.

SECTION 3

DAMAGE TO PREMISES BY THIEVES - As sum insured for Section 2

Risks Covered:	Damage to the premises at which your business is carried on, other than by fire, done by thieves or persons attempting to commit theft.
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SECTION 4

EXHIBITION CANCELLATION AND ABANDONMENT - Included

Risks Covered:	Irrecoverable expenses, less income received, in connection with any exhibition or trade fair away from the Policyholder's premises in consequence of its Cancellation, Abandonment, Postponement or Relocation arising from any cause beyond the control of the Policyholder, or the events organisers or sponsors. Including expenses incurred from the Policyholder's failure to vacate the premises due to circumstances beyond their control.
Limit of Insurers' Liability:	£1,500 any one exhibition and in the aggregate in any one policy year.
Excluding:	a) Exhibitions in the open or under canvas. b) The expense of teleconferencing or data image communication links. c) Industrial action or labour disputes existing or threatened prior to inception or to booking the exhibition which could be reasonably known to the Policyholder. d) Financial causes and lack of support. e) Customs seizure, Government or Civil intervention. f) Infectious or contagious viruses or diseases

SECTION 5

BUSINESS INTERRUPTION

Sum insured according to Option chosen

12 Months Indemnity Period, but longer periods are available on request.

Risks Covered: Indemnity for interruption of your business by Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, Water damage, Theft, Riot, Malicious Damage, Impact by vehicle or animal, Falling aerials or trees. Claims following theft would be restricted to those involving forcible and violent means and occasioned at your premises only.

Including: Extra costs incurred in minimising the loss.
Prevention of Access and Public Utilities extensions.
Sample Case extension - Limit 15%.

SECTION 6

LOSS OF RENT PAYABLE/RECEIVABLE - Optional Section

12 Months Indemnity Period, but longer periods are available on request.

Risks Covered: Loss of Rent of your premises in the event of them being destroyed or damaged by any of the risks covered by Section 5.

SECTION 7

PUBLIC LIABILITY

Risks Covered: Your legal liability to members of the public for injury suffered or property damaged.

Limit of Indemnity any one occurrence - £2,000,000.

An increase to £5 million or £10 million in respect of temporary exhibitions away from your premises is available on request.

PRODUCTS LIABILITY

Risks Covered: Your legal liability as a seller or manufacturer of goods which may cause injury or damage to members of the public or their property.

Limit of Indemnity any one occurrence and in all in any one period of insurance - £2,000,000.

PRINCIPAL EXCLUSIONS APPLICABLE TO SECTION 7

- a) Excluding the first £100 of each and every loss in respect of property damage claims.
- b) Liability to third parties for terrorism, toxic mould, or building components hazardous to health.
- c) Liability arising outside the Territorial Limits of Section One unless arising from an action brought in those Territorial Limits.

SECTION 8

EMPLOYERS' LIABILITY - Optional Section

Limit of Indemnity any one occurrence, inclusive of costs: £10,000,000 but £5,000,000 in respect of death, injury or illness caused by terrorism.

Risks Covered:

Any sum which you, as an Employer, may be liable to pay to an employee for injury, death or disease arising out of employment. If you have employees, this insurance is compulsory by law.

SECTION 9

PERSONAL ACCIDENT - Optional Section

Cover is available for persons named on the proposal form for up to 10 units of cover per person.

Risks Covered:

Death or bodily injury to an Insured person directly resulting from accident (including theft or hold up or any attempt thereat) anywhere in the world.

Benefits per unit:	a)	Death	£5,000
	b)	Loss of one or more limbs or eyes	£5,000
	c)	Certain other injuries to hands	£250 to £1,000
	d)	Permanent total disablement	£5,000
	e)	Temporary total disablement	£50 per week for up to 104 weeks
	f)	Temporary partial disablement	£12.50 per week for up to 104 weeks

Benefits e) and f) will not exceed 70% and 17.5% respectively of average weekly pre-tax income, including dividends from the business, averaged over the preceding 12 months, or for start-ups within the last 12 months averaged over the period of trading.

PRINCIPAL EXCLUSIONS TO ACCIDENT COVER

Death or injury:

1. to any person over the age of 75.
2. arising from professional sports, martial arts, winter sports outside the UK, subaqua diving, rock-climbing or mountaineering, potholing, parachuting, hunting on horseback, driving or riding in any race, or private flying.

SECTION 10

TERRORISM - Optional Section

This section provides cover for loss or damage in the UK (but not in Northern Ireland, Isle of Man or Channel Islands) caused by terrorism, provided the act of terrorism is on behalf of an organisation directed towards the overthrow or influencing of government, and does not involve war, civil war or the like, or damage by computer viruses, hacking, or denial of service attack:

GENERAL CONDITIONS

Sections 1 to 6:

This insurance will not cover the first £100 of each and every occurrence of loss or damage arising under these Sections.

This excess shall not apply to the following:

- a) Where a Franchise Clause already applies.
- b) Special Delivery Sendings, if covered by this insurance, for which compensation of at least £100 has been paid by the Post Office following a loss or damage.
- c) Where a higher excess already applies.
- d) Where the amount excluded by the operation of any Co-Insurance Clause is in excess of £100.

Records of Stock, Goods in
Trust and Money:

You must keep detailed records of all sales, purchases and other transactions. Those records must be available to insurers in the event of a claim, and should be detailed enough in the event of a claim to show that items had not been sold or transferred out of your custody.

Date Recognition -
Sections 1 to 6:

Insurers will not pay to repair or replace any electronic system, which fails to recognise correctly any date change. They will pay for loss or damage to other property by certain perils caused by such a failure, provided you have made reasonable efforts to avoid such failure.

MINIMUM STANDARD OF SECURITY

The following security must be implemented at the Policyholder's premises within 8 weeks of the cover commencing, and must be in operation whenever the premises are left unattended by a responsible person.

Failure to implement these requirements may result in a theft claim not being paid. **If you believe you have different but equally good security, you must discuss it with us to establish if it is acceptable to insurers.**

- a) The Final Exit Door from the Policyholder's Premises be fitted with either:
 - (i) for timber doors thicker than 44mm or steel framed doors – a mortice deadlock which has 5 or more levers and/or conforms to BS3621:1980 specification for thief resistant locks and matching boxed striking plate, or
 - (ii) for thinner timber doors, a deadlocking rim lock provided that when the house is left unattended the deadlock is always set and the door is not capable of being opened from the inside without the use of a key other than by forcible and violent means, or
 - (iii) for aluminium or UPVC framed doors – a cylinder operated mortice deadlock or a deadlocking multi-point locking system, or
 - (iv) for a door officially designated a fire exit by the fire authority, an escape lock that can be opened from the inside without the use of a key, but still retain their security from outside as described in BS 8621. Any adjacent window through which, if broken, the lock could be reached, must be glazed with bandit glass meeting the standard of at least BS5544 or EN356 P4A,
 - (v) for double doors, the first closing leaf must be fitted top and bottom with bolts at least 175mm in length with a minimum throw of at least 20mm or, if the door is glazed and not officially designated a fire exit by the fire authority, key operated bolts. The second closing leaf must be secured by one of the methods specified in 1) (i), (ii) or (iii), or by a close shackle padlock and bar.
- b) All other external doors and all internal doors giving access to any part of the buildings not occupied by the Insured for the purpose of the Business be fitted with
 - (i) any of the locking arrangements specified in 1) above in accordance with the construction of the door frame, or
 - (ii) two key-operated security bolts for doors one fitted approximately 30cm from the top of the door and the other approximately 30cm from the bottom, or
 - (iii) for sliding doors, an anti-lift device to prevent them being lifted from their tracks, and a key operated deadlock or locking bolts.
- c) All ground floor and basement opening windows/skylights and other opening windows' skylights accessible from roofs, decks, balconies, fire escapes, canopies or down pipes are to be fitted with key-operated window locks. This requirement does not apply to:
 - (i) windows/skylights which are protected by solid steel bars/grilles lockable gates expanded metal or weld-mesh.
 - (ii) louvre windows which must have the glazed sections glued to their frames with a strong adhesive. Louvre window frames must not be of plastic construction.
 - (iii) windows which are officially designated a fire exit by the fire authority, which must be glazed with bandit glass meeting the standard of at least BS5544 or EN356 P4A.

- d) Where the total value of watches, gem, gold, palladium and platinum goods, unset precious stones and pearls on the Policyholder's premises when they are left unattended by a responsible person exceeds the limit shown in the Out of Safe Condition in the policy, the excess value must be contained in:
 - (i) a locked safe of at least EN1143-1 Class 0 standard. Safes which are not underfloor safes and weigh less than 500kg must be anchored to the floor, or
 - (ii) in an area protected by a burglar alarm signaling to alarm company central station by means of a digital communicator, DualCom, or Redcare.
- e) When closed for business and left unattended:
 - (i) All keys and codes to the alarm, safes and strongrooms must be removed from the premises.
 - (ii) Any alarm must be put into full and proper operation. Defects in the alarm due to circumstances outside your control will not invalidate the insurance.

ADDITIONAL REGULATORY INFORMATION

Cancellation: The whole insurance may be cancelled at any time at your request in writing to T.H. March, but insurers will be entitled to retain or receive a short period premium which will be greater than pro rata, and subject to a minimum of £50 + Insurance Premium Tax in respect of the Terrorism section if covered. Details are available on request. Acceptance of this quotation gives T.H. March authority to cancel cover on your behalf if premiums are outstanding for more than 7 days beyond a notice to you in writing that they are overdue (see our Terms of Business). Insurers can cancel the cover at 10 days notice in writing, and will retain pro rata premium.

Minimum Additional and Return Premiums: Insurers will not levy any additional mid-term premium, nor allow any return of premium, if the amount is less than £25 + Insurance Premium Tax.

Choice of Law Clause: Unless specially agreed to the contrary, the insurance will be subject to English law.

Financial Services Compensation Scheme: If you are a small business (turnover less than £1 million per annum), you may be entitled to compensation from this scheme in the event that the insurers or we as your brokers, are unable to fund moneys owing to you. The compensation provides 100% of compulsory classes of insurance, and 90% for other classes.

Complaints Procedure: We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service, please tell us and we will do our best to resolve the problem. In the event that you remain dissatisfied and wish to make a complaint, you can speak to any of our staff or contact:

**Customer Services Department,
T.H. March & Co. Limited, Hare Park House,
Yelverton Business Park, Yelverton, PL20 7LS Tel:
01822 855555
E-mail: customerservices@thmarch.co.uk**

If we are unable to deal with your concerns the matter will be forwarded to your insurers.

Whilst reviewing your complaint your Insurer will:

- Acknowledge your complaint promptly
- Investigate your complaint quickly and thoroughly
- Keep you informed of the progress of your complaint
- Do everything possible to resolve your complaint

Your Insurer is obliged to provide you with a written offer of a resolution within 8 weeks of the date your complaint was received.

If you are unhappy with the final decision made by your insurer, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

You have six months from the date of the final response from your insurer to refer your complaint(s) to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

The FOS can be contacted at the following address:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square London
E14 9SR
Telephone: 0800 0234567 (for landline users)
Telephone: 0300 1239123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Identity of Insurers:

Pen Underwriting Ltd is an underwriting agent acting for a consortium of insurers whose proportionate liability will be detailed on request. These insurers are shown below.

Argo Direct Limited

Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569.
Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.

Covéa Insurance plc

Covea Insurance plc, Registered in England and Wales No.613259.
Registered office, Norman Place, Reading, RG1 8DA

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services, including insurance.

Identity of Administrators:

This insurance is administered by T.H. March & Co. Limited on behalf of the insurers named herein.

T.H. March & Co. Limited are insurance brokers who are authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 308811.

You can check the above information on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on Tel: 0800 111 6768 (Freephone).

Notification of Claims:

Claims should be notified to the branch with which you normally deal, or direct to:
**Claims Department, T.H. March & Co. Limited, 10-12
Ely Place, London, EC1N 6RY
Tel: 020 7405 0009 Fax: 020 7404 4629 Email: claimsjb@thmarch.co.uk**

You will need to give us the name of the policyholder, a contact telephone number and an outline of what happened. We will then advise what further information insurers require, and how the claim will be handled.

Handling of Your Personal Data

Pen Underwriting Limited is the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

About T H March

T.H. March has been arranging insurance for the jewellery trade for over 100 years, longer than any other broker in the UK.

SEVENOAKS

Sackville House,
55 Buckhurst Avenue,
Sevenoaks, Kent, TN13 1LZ

Tel: (01732) 462886
Fax: (01732) 462911

LONDON HEAD OFFICE

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

Statham Link – 1DA & 1DB
Lancastrian Office Centre
Talbot Road, Stretford
Greater Manchester M32 0FP

Tel: (0161) 877 5271

PLYMOUTH

Hare Park House,
Yelverton Business Park,
Yelverton, Devon, PL20 7LS

Tel: (01822) 855555
Fax: (01822) 855566

**Whatever your
insurance needs,
please contact
your Local Service
Centre and we'll be
glad to assist**