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| About this booklet

This booklet contains a Product Disclosure Statement (PDS) and the Policy Wording. The PDS is designed to assist You to make informed choices about Your insurance needs. The PDS contains information about costs, Our dispute resolution system, Your cooling off rights and other relevant information, including other rights, terms, conditions, exclusions and obligations attaching to this product.

Various words and phrases shown in Initial Capitals have special meaning that can be found in the DEFINITIONS section of this PDS booklet. Please read the entire booklet carefully to make sure that You understand it and any obligations that it places on You as a condition of the cover provided. Please keep this PDS booklet and Your Coverage Summary or Schedule in a safe place. You may need to refer to them if You need to make a claim.

During the first 12 months following the purchase of Your Valuable Article, the insurance is provided at no cost to You. You do not have to accept the cover provided, but by accepting a Coverage Summary from Your Diamond Guild Australia Jeweller, You agree to the terms and conditions of this Policy for the Initial Policy Period.

| Our agreement with you

This PDS booklet, along with Your Coverage Summary or Schedule sets out the terms and conditions under which We agree to insure You. Together they form the Policy, which is a legal contract between You and Us.

If you require further information about this product, please contact Your Diamond Guild Australia Master Care Scheme Broker. They are available to assist you in all matters relating to this insurance. Their contact details can be found in Your Coverage Summary or Schedule.

| Insurer

This Policy is underwritten by certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA

| How to contact us

Your Diamond Guild Australia Master Care Scheme Broker should be able to answer any questions you may have about this insurance. Their contact details are shown in Your Coverage Summary or Schedule.

If you have any questions or concerns that Your Diamond Guild Australia Master Care Scheme Broker is unable to resolve, please refer the matter to Our Authorised Representative. Their contact details are shown on page 25 of this PDS booklet.

If you wish to make a complaint or resolve a dispute, please refer to the 'DISPUTE RESOLUTION' section of this PDS booklet.

| Cost of this insurance policy

The premium for this insurance is handled in different ways depending on whether this Policy is in the Initial Policy Period or in a Subsequent Policy Period(s). In the initial policy period the premium is paid by you or may be paid by your Diamond Guild Australia Jeweller at their discretion. In Subsequent Policy Period(s) the premium is paid by You. The total premium is the amount We charge for covering the risk of loss or damage to Your Valuable Article and any taxes and government charges that may apply.

When calculating Your premium, We take a range of rating factors in to account. These factors, and the degree to which they affect your premium in Subsequent Policy Period(s) will depend on the information you provide to Us.

Some factors that impact the calculation of Your premium include:

- Where you live and where your Valuable Article is kept
- The security at Your home
- The Sum Insured
- Your previous insurance and claims history

| Significant risks

- Your Sum Insured may not be adequate:

In the Initial Policy Period the Sum Insured for Your Valuable Article is the purchase price that you paid or, if the Valuable Article was a remake or redesign, the Value for Insurance Purposes given by Your Diamond Guild Australia Jeweller. However, the cost of gold, platinum, precious stones and other costs associated with jewellery manufacture can go up significantly and the Sum Insured may not be adequate to replace the Valuable Article with one of exactly the same specification.

In Subsequent Policy Period(s), it is Your responsibility to ensure that the Sum Insured is adequate to cover the cost of replacement. We recommend that You return to Your Diamond Guild Australia Jeweller each year to have the Valuable Article revalued for insurance purposes.

- A claim may be refused:

We may refuse to pay a claim or reduce the amount We pay if You do not comply with the Policy conditions, if You do not comply with Your Duty of Disclosure or if You make a fraudulent claim.

| Duty of disclosure –
what you must tell us

Under the Insurance Contracts Act 1984 (The Act), You have a Duty of Disclosure. The Act requires that before a policy is entered into, You must give Us certain information We need to decide whether to insure You and anyone else to be insured under the policy and on what terms. Your Duty of Disclosure is different depending on whether this is a new policy or not.

In the Initial Policy Period, You are insured under the Diamond Guild Australia Master Policy and We have agreed to provide cover to You for a period of 12 months as an additional insured under that policy without requiring disclosure of Our usual underwriting information – other than Your name, address and contact details.

If We agree to renew Your policy for Subsequent Policy Period(s), the first such Subsequent Policy Period will be treated as new business and as if You were entering in to this Policy for the first time. You must tell Us everything that a reasonable person in the circumstances could be expected to tell Us, in answer to the specific questions that We ask.

When answering Our questions, You must be honest.

| Who needs to tell Us

It is important that You understand You are answering Our questions in this way for yourself and anyone else who You want to be covered by the Policy

| If You do not tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as if it had never existed.

If You wish to renew, vary, extend or reinstate this Policy, either during the Initial Policy Period or Subsequent Policy Period(s), You are required to tell Us everything You know that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to Our decision to insure You, and anyone else to be insured under the Policy, and if so, on what terms.

- You do not have to tell Us about any matter:
 - that diminishes the risk
 - that is of common knowledge
 - that We know or should know in the ordinary course of Our business as an insurer
 - which We indicate We do not want to know
- If You do not tell Us:
 - If You do not comply with Your Duty of Disclosure We may reduce or refuse to pay a claim or cancel Your Policy. If Your non-disclosure is fraudulent, We may treat this Policy as if it had ever existed

| Privacy

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. We are bound by the Privacy Act 1988 (Cth) when collecting and handling Your personal information.

We will only collect personal information from or about You for the purpose of assessing Your application for insurance and administering Your Policy, including any claims You make. We will only use and disclose Your personal information for a purpose You would reasonably expect.

We may need to disclose personal information to Our reinsurers, insurance intermediaries, insurance reference bureaux, credit reference agencies, Our advisers and those involved in the claims handling process (including assessors, investigators and other insurers) for the purpose of assisting Us and them in providing relevant services and products, or for the purposes of recovery or litigation. We may disclose personal information to people listed as co-insured in Your Coverage Summary or Schedule and to family members or agents authorised by You. We will request Your consent to any other purpose.

By providing Your personal information to Us, You consent to Us making these disclosures. Without Your personal information We may not be able to issue insurance cover to You or process Your claim.

You also have the opportunity to find out what personal information We hold about You and, when necessary, correct any errors in this information. Generally We will do this without restriction or

charge. For further information about Our Privacy Policy, or to access or correct Your personal information, please contact Our Authorised Representative.

When You provide personal information about another person, You must be authorised to do so and You must inform that person:

- Who We are
- How We use and disclose their information
- That they can gain access to that information

| General insurance code of practice

The purpose of the Code is to raise standards of practice and service in the general insurance industry. The objectives of the Code are:

- To promote better, more informed relations between insurers and their customers
- To improve consumer confidence in the general insurance industry
- To provide better mechanisms for the resolution of complaints and disputes between insurers and their customers
- To commit insurers and the professionals they rely upon to higher standards of customer service.

Lloyd's has adopted and supports the Code and is committed to complying with it. If You would like more information about the Code, please contact Our Authorised Representative.

| Dispute resolution

We will do everything possible to provide a quality service to You. However, We recognise that occasionally there may be some aspect of Our service or a decision We have made that You wish to query or draw Our attention to.

We have a Complaints and Disputes Resolution Procedure that undertakes to provide an answer to Your complaint within 15 working days.

If You would like to make a complaint or access Our internal dispute resolution procedure, please contact Our Authorised Representative in the first instance.

If You are not happy with Our response, You may refer the matter for review by Lloyd's General Representative in Australia. Our Authorised Representative will provide you with contact details on request.

If You remain unsatisfied, You are entitled to seek an external review of Our decision. We will provide You with information about options available to You, including, if appropriate, referring You to the external dispute resolution scheme administered by the Insurance Ombudsman Service Limited (IOS).

You will not be able to have Your dispute resolved by the IOS if You are not eligible under the IOS's Terms of Reference.

| Making a claim

If You wish to make a claim, please refer to the CLAIMS CONDITIONS section of this PDS booklet.

| Cooling-off

If You want to return Your insurance during the Initial Policy Period, You may do so at any time. As this insurance was provided at no cost to You, You will not be entitled to a refund.

If You want to return your insurance during any Subsequent Policy Period, You may cancel it and receive a full refund, To do this, you must notify Your Diamond Guild Australia Master Care Scheme Broker in writing within 21 days from the date the Policy commenced.

This cooling-off right does not apply if You have made or are entitled to make a claim.

| Intermediary and third party remuneration

We pay remuneration to Our Authorised Representative and the Diamond Guild Australia Master Care Scheme Broker for administering the Diamond Guild Australia Master Policy and when We renew or vary Your Policy for Subsequent Policy Period(s). The type and amount of remuneration varies and may include commission and other payments.

We may pay a share of Our underwriting profit, if any, to the Diamond Guild Australia based solely on the underwriting result of the Diamond Guild Australia Master Policy. We do not pay any commission or referral fees to the Diamond Guild Australia.

If You require further information about these remunerations please contact Our Authorised Representative or the Diamond Guild Australia Master Care Scheme Broker.

| Definitions

You and Your	means the person(s) named in Your Coverage Summary or Schedule and includes a spouse (legal or de facto) who lives with You. It also includes a person to whom You give the Valuable Article as a gift provided We or Our Authorised Representative are notified of the name and address of that person in writing within 10 working days of the date of purchase of the Valuable Article and issue an Endorsement confirming Our agreement.
We, Us and Our	means certain Underwriters at Lloyd's, London who provide this insurance.
Authorised Representative	means the company named as Our Authorised Representative on Page 25 of this PDS Booklet.
Claims Administrator	means the company named as Our Claims Administrator in Your Coverage Summary or Schedule
Coverage Summary	means a document evidencing insurance in place under the Diamond Guild Australia Master Policy for the Initial Policy Period.
Diamond Guild Australia Jeweller	means the jeweller from whom You purchased your Valuable Article.
Diamond Guild Australia Master Policy	means the policy of insurance issued by Us under which Your Coverage Summary for the Initial Policy Period applies. The policy number of the Diamond Guild Australia Master Policy is shown in Your Coverage Summary.
Endorse, Endorsed	means a change to this Policy's terms and conditions that We agree to.

Endorsement	means a document evidencing Our agreement to a change in this Policy's terms and conditions
Excess	means the amount stated in Your Coverage Summary or Schedule that will be subtracted from any covered loss We pay. In certain circumstances, You may be asked to pay the amount of the Excess to Your Diamond Guild Australia Jeweller.
Initial Policy Period	means the Policy Period commencing with the date and time of purchase of Your Valuable Article and ending with the expiry date shown in Your Coverage Summary.
Master Care Scheme Broker	means the Australian Financial Services Licenced Insurance Broker named in Your Coverage Summary or Schedule who arranges the Diamond Guild Australia Master Policy on behalf of the Diamond Guild Australia. They also administer this insurance on Your behalf and are Your Financial Services Provider with respect to this Policy.
Policy	means this PDS booklet combined with Your Coverage Summary or Schedule. Other documents, such as proposal form(s) or declarations that You provide to Us (to help Us determine whether to issue or continue with this insurance and the premiums to be charged) and any Endorsements We issue also form a part of this Policy.
Policy Period	means the period of cover as shown in Your Coverage Summary or Schedule.
Retail Selling Price	means the current selling price that the item is offered for sale at, including under any promotion or stock clearance sale and the like.

Schedule	means the Schedule to this Policy. Your Schedule replaces the Coverage Summary if We renew this Policy.
Subsequent Policy Period	means any further Policy Period(s) that We agree to when We renew Your Policy after the Initial Policy Period.
Sum Insured	means the amount shown in Your Coverage Summary or Schedule for each Valuable Article insured under this Policy.
Total Loss	means the Valuable Article is lost, totally destroyed or beyond economic repair.
Valuable Article	means the item or items shown in Your Coverage Summary or Schedule
Value for Insurance Purposes	means a valuation given by Your Diamond Guild Australia Jeweller where the Valuable Article is not a new purchase (such as remakes or redesigns) or where a revaluation has been made.

| Insuring agreement

The Valuable Article described in Your Coverage Summary or Schedule is insured against all risks of physical loss or physical damage occurring anywhere in the world during the Policy Period subject to the terms, conditions, limitations and exclusions as stated in this Policy.

During the Initial Policy Period, Your Valuable Article is insured under the Diamond Guild Australia Master Policy and You are an additional named insured under that policy. The terms and conditions of the Diamond Guild Australia Master Policy, insofar as they apply to You are the same as those in this PDS booklet. A copy of the Diamond Guild Australia Master Policy will be provided to You on request.

The Premium for the insurance provided during the Initial Policy Period is met by your Diamond Guild Australia Jeweller.

There will be no cover after the Initial Policy Period unless We agree to renew this Policy at Your request. If We agree to renew, the Policy will be valid for Subsequent Policy Period(s) which will be shown in Your Schedule.

During the Subsequent Policy Period(s) (if any) Your Valuable Article is insured under this Policy and You are the Insured.

The Premium for any Subsequent Policy Period(s) is Your responsibility.

| Amount of coverage and basis of settlement

The Sum Insured for Your Valuable Article is shown in Your Coverage Summary or Schedule. In the event of loss or damage covered by this Policy, We will pay as follows:

1 | Total loss

If the Valuable Article is a Total Loss, We will arrange for Your Diamond Guild Australia Jeweller to replace the Valuable Article up to the Sum Insured for that Valuable Article shown in Your Coverage Summary or Schedule, less the applicable Excess. If Your Diamond Guild Australia Jeweller is unable to replace Your Valuable Article, or if you prefer, You are entitled to choose an alternative item from Your Diamond Guild Australia Jeweller with a Retail Selling Price up to the Sum Insured for that Valuable Article less the applicable Excess.

If Your Diamond Guild Australia Jeweller is unable to replace Your Valuable Article or offer You a suitable alternative, We will, at Our discretion, offer You a cash payment to settle Your loss. We will not pay more than the applicable Sum Insured for that Valuable Article.

2 | Partial loss

If the Valuable Article is partially lost or damaged, We will pay the cost for Your Diamond Guild Australia Jeweller to restore the Valuable Article to its condition just before the loss or damage, less the applicable Excess. Our payment will not exceed the Sum Insured for that Valuable Article shown in Your Coverage Summary or Schedule.

In the event that the cost to repair the Valuable Article is more than the Sum Insured for that Valuable Article, You may either pay the excess repair cost to Your Diamond Guild Australia Jeweller or, at Our discretion, We will treat the Valuable Article as a Total Loss.

3 | Pairs and sets

If the Valuable Article forms part of a pair or set, at Our discretion and provided You agree to surrender the undamaged Valuable Article(s) of the pair or set to Us, We will arrange for Your Diamond Guild Australia Jeweller to replace the entire pair or set up to the Sum Insured shown in Your Coverage Summary or Schedule for that pair or set, less the applicable Excess. If Your Diamond Guild Australia Jeweller is unable to replace the pair or set, or if you prefer, You are entitled to choose an alternative item or items from Your Diamond Guild Australia Jeweller with a Retail Selling Price up to the Sum Insured for that pair or set less the applicable Excess.

If Your Diamond Guild Australia Jeweller is unable to replace Your pair or set or offer You a suitable alternative, We will, at Our discretion, offer You a cash payment to settle Your loss. We will not pay more than the applicable Sum Insured for the pair or set.

| Exclusions

- 1 | Intentional acts
We do not cover any loss or damage caused intentionally by a person named in the Coverage Summary or Schedule, that person's spouse, a family member or a person who lives with You. We also do not cover any loss or damage caused intentionally by a person acting under the direction of a person named in the Coverage Summary or Schedule, that person's spouse, a family member or a person who lives with You. But We do provide coverage for You or a family member who is not directly or indirectly responsible for causing the intentional loss or damage. An intentional act is one whose consequences could have been foreseen by a reasonable person. However, this exclusion shall not apply when the loss is caused by an intentional act committed for the purpose of preventing personal injury or property damage or eliminating danger to persons or property.
- 2 | Wear and tear
We do not cover any loss or damaged caused by wear and tear, natural ageing, gradual deterioration, fading, rust, corrosion, warping, fungi, mould, bacteria, dry or wet rot, insects or vermin. However, We do insure subsequent loss or damage unless another exclusion applies.
- 3 | Inherent defect
We do not cover any loss or damage caused by inherent defect or mechanical breakdown.
- 4 | Cleaning, repairs and alterations
We do not cover any loss or damage caused by the process of cleaning, repairing, refinishing, dyeing, alteration, restoration or renovation.
- 5 | Misappropriation
We do not cover any loss or damage caused by the taking or other misappropriation of Your Valuable Article from You by Your spouse or by another family member. But We do cover loss or damage caused by a domestic worker.

- 6 | Confiscation We do not cover any loss or damage caused by the confiscation, destruction or seizure of Your Valuable Article by any government or public authority.
- 7 | Acts of war We do not cover any loss or damage directly or indirectly caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.
- 8 | Nuclear, chemical, biological or radiation hazards We do not cover any loss or damage caused by nuclear reaction, nuclear radiation or biological, chemical or radioactive contamination regardless of how it was caused. But We do cover subsequent loss or damage due to fire resulting from a nuclear reaction unless another exclusion applies.
- 9 | Terrorism We do not cover any loss or damage directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing or in any other sequence to the loss.

General conditions

We will not pay any claim under this insurance unless You have complied with all the following conditions.

1 | Insurable Interest

We will not pay for any loss or damage to Your Valuable Article unless You have an insurable interest in it at the time of the loss. If more than one person has an insurable interest, We will not pay more than the amount of Your interest up to the Sum Insured that applies to each Valuable Article as shown in Your Coverage Summary or Schedule.

2 | Due diligence

You must take all reasonable care and measures to protect Your Valuable Article from loss or damage and maintain it in good condition. You must protect Your Valuable Article from further loss or damage wherever possible.

3 | Notification of claims

In the event of loss or damage which may give rise to a claim under this insurance You must immediately notify Our Claims Administrator and the police if Your Valuable Article is lost or stolen. You must give Us all relevant information and evidence as We may reasonably require and cooperate fully with Us or Our Claims Administrator in the investigation or adjustment of any claim. If We require, You must submit to examination under oath by any person We designate.

4 | Changes to this policy

This Policy cannot be amended, changed, transferred, assigned or otherwise Endorsed without Our agreement.

5 | Concealment, misrepresentation or fraud

This Policy shall be void if You have concealed or misrepresented any material fact or circumstance relating to this insurance or make any claim knowing it to be false or fraudulent.

- 6 | Transfer of rights We will be entitled to take over and deal with in Your name (but at Our expense) the defence or settlement of any claim and to bring proceedings in Your name to recover for Our benefit any payment that We have made under this insurance, including all costs and expenses that We have incurred. If You have any rights of recovery those rights are transferred to Us to the extent of any payment We have made. You must give Us all reasonable assistance to help Us exercise such rights and will do nothing after a loss to prejudice such rights.
- 7 | Salvage If We pay a Total Loss, the lost or damaged Valuable Article becomes our property. You cannot abandon any Valuable Article to Us unless We agree to accept it.
- 8 | Recovered property If We pay a Total Loss for a Valuable Article and We subsequently recover it, You may purchase it back from Us for no more than the amount We paid You for it.
- We will notify You by post at the address shown in Your Coverage Summary or Schedule of the recovery and You will have 60 days from the date of such notice to exercise Your right to purchase.
- 9 | Cancellation by you During the Initial Policy Period, this Policy was provided at no cost to You. You may cancel or return the Policy at any time if you no longer require it, but there will be no refund of premium to You.
- During any Subsequent Policy Period(s), You may cancel this policy at any time by notifying Your Diamond Guild Australia Master Care Scheme Broker in writing. If there are no claims under the current Policy, We will return any unearned premium to You on a pro-rata basis. If there have been claims under the current Policy, the premium will be deemed to be fully earned and no refund will be made.

10 | Cancellation by us

We may cancel this Policy or any part of it under the following conditions:

A. Utmost good faith

We may cancel any part of this Policy where You have failed to comply with the duty of utmost good faith.

B. Duty of Disclosure

We may cancel any part of this Policy where You have failed to comply with the duty of disclosure at the time when the Policy was renewed for any Subsequent Policy Period(s).

C. Misrepresentation

We may cancel any part of this Policy where You made a misrepresentation to Us.

D. Non-Compliance

We may cancel any part of this Policy where You have failed to comply with a provision of this Policy.

E. Cancellation Following Non-Payment of Premium

If Your Policy premium for Subsequent Policy Period(s) is not paid when due, Your Policy will be considered void and of no effect. We will not pay any claim under your Policy unless Your Policy premium has been paid.

F. Fraudulent Claim

We may cancel any part of this Policy where You have made a fraudulent claim under this Policy or any other policy of insurance (whether with Us or another insurer) that provided cover during any part of the period during which this Policy provides cover.

G. Acts or Omissions

We may cancel any part of this Policy where You have failed to notify Us of any specific act or omission where such notification is required under the terms of this Policy.

To cancel this Policy or any part of it, We or Our Authorised Representative must notify You in writing. Notice may be delivered, mailed or emailed to You. This notice will include that date the cancellation is to take effect, which will not be earlier than 4.00 p.m. on the third business day after the notice was delivered.

If We cancel during the Initial Policy Period, no unearned premium will be refunded to You. If We cancel during any Subsequent Policy Period(s), premium will be refunded to You on a pro-rata basis.

11 | Other insurance

If You are, or may be, entitled to indemnity under any other insurance policy, when making a claim under this Policy, You must provide Us with details of that other insurance policy including the name of the insurer and the policy number.

12 | Carriers and bailees

If Your Valuable Article is lost or damaged while in the custody of a carrier or bailee You must take steps to recover your loss from that carrier or bailee before making a claim under this Policy. This Policy will only cover You to the extent of any loss that You cannot recover from the carrier or bailee.

13 | Governing law and jurisdiction

This insurance is governed by and construed in accordance with the laws of Australia, and the courts of Australia have exclusive jurisdiction to adjudicate any dispute.

Any part of this insurance found by any court to be unenforceable will be considered capable of being removed so as not in any way to affect the remainder.

If any provision of this Policy conflicts with the laws of the state in which You live, this Policy is amended to conform to those laws.

14 | Legal action against us

You agree not to bring legal action against Us unless You have first complied with all the conditions of this Policy.

In the event of a dispute arising under this Insurance, at Your request We will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.

Any summons notice or process to be served upon Us may be served upon Lloyd's General Representative, Australia.

Lloyd's Australia Limited,
Suit 2, Level 12 Angel Place
123 Pitt Street
Sydney NSW 2000

who has authority to accept service and to enter an appearance on Our behalf, and who is directed at Your request to give a written undertaking to You that he will enter an appearance on Our behalf.

If a suit is instituted against any one of the Underwriters all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court

15 | Authorised Representative

Quantum Underwriting Agencies Pty Ltd
Suite 3A, Summerhill
8 Cassowary Bend Eaton, WA 6232
ABN 68 131 910 542
CAR No 328372

Quantum Underwriting Agencies Pty Ltd is a Corporate Authorised Representative of Willis Temby Insurance Brokers (WA) Pty Ltd. AFSL No: 233765.

Quantum Underwriting Agencies Pty Ltd administers the Diamond Guild Australia Master Policy on Our behalf.

Claims conditions – what you must do

In the event of loss or damage which may give rise to a claim, You must:

1. Take all reasonable precautions to prevent further loss or damage to Your Valuable Article.
2. Notify the police if Your Valuable Article is lost or stolen. You must do this even if You are travelling abroad.
3. Notify Our Claims Administrator as soon as reasonably possible.
4. Notify Our Claims Administrator of any other insurance covering the same loss or damage.
5. Supply Us with all information We or Our Claims Administrator require to investigate or settle Your claim.
6. Co-operate with Us and Our Claims Administrator fully in the investigation and adjustment of Your claim and in any action We take to recover any money payable under this Policy from any other person.
7. Submit to Us or Our Claims Administrator, within 60 days after a request, Your signed sworn proof of loss providing all information and documentation requested such as the cause of loss, receipts and other similar records.
8. Submit to examination under oath if We require.

Claims conditions – what you must not do

You must not:

1. Authorise repairs to or arrange replacement of Your Valuable Article in connection with any claim without Our consent, other than emergency repairs necessary to prevent further loss or damage. If We agree to pay Your claim, We will pay for those repairs, but You must keep all receipts.

