



Amlin Transit St Helen's, 1 Undershaft, London EC3A 8ND

This is a summary and does not contain the full terms and conditions of the cover. If insurance is arranged a Cover Note will be issued containing the full terms and conditions. It is important that you read the Cover Note and full wording carefully when you receive it.

Name of the insurance undertaking

This insurance is underwritten by Syndicate 2001 at Lloyd's, which is wholly owned and managed by Amlin Underwriting Limited whose registered address is St. Helen's, 1 Undershaft, London EC3A 8ND. Amlin Underwriting Limited is authorised and regulated by the Financial Services Authority and its registration number is 204918. It is also registered with the Society of Lloyd's and its number is 01901D.

Type of Cover - Amlin Transit Military Memorabilia Cargo Insurance Summary

The policy is a Marine Cargo insurance policy. Cover is provided against physical loss or damage to property from whatsoever cause arising, subject to exclusions including those shown below.

Main Characteristics and Benefits

Cover is granted to the Assured, if required for Transits to and whilst at Exhibitions, Functions, Dealers, Photographers and Banks and to include Return Transits.

Cover is provided against physical loss or damage to property from whatsoever cause arising, subject to exclusions including those shown below.

There is no excess in the Cover.

The Owner may increase (or decrease) the total value of their goods up to specified limits without additional premium provided that renewal is effected through T&R (Insurance Services) Limited and provided the renewal schedule reflects all such changes made during the policy period.

Values may be assessed by any firm or individual considered competent in the opinion of Underwriters.

Underwriters shall be liable in the event of loss or damage to one of the items forming a set **EITHER** For the market value of the set, Underwriters retaining any remaining part of the set, **OR** For the difference between the market value of the set prior to the loss, or damage, and the market value after the loss or damage has occurred.

Significant and unusual exclusions or limitations

The insurance does **NOT** cover:

- a. Loss or damage caused by wear, tear, gradual deterioration, moth, insect, vermin, fading or discoloration;
- b. Damage to or deterioration of any article directly caused whilst being worked upon or undergoing any process;
- c. Medals &/or Militaria, as herein defined, not specified in the schedule, unless added during the currency of the policy and falling within the terms and conditions of the Additions & Deletions Clause;
- d. Postal sendings &/or shipments where values are in excess of £50 (or equivalent in other currencies) any one sending and which are not sent by Royal Mail "Special Delivery" or other similar recognised service agreed by Underwriters.
- e. All shipments and transits by Professional Carriers or Couriers, unless agreed in advance by Underwriters;
- f. Medals &/or Militaria in transit and at other premises, other than those specified, where the values exceed £10,000, unless agreed by Underwriters;
- g. Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiations and/or contamination by radioactivity from any nuclear fuel and/or from nuclear waste from the combustion of nuclear fuel;
- h. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, strikes, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority;
- i. Loss or damage directly or indirectly occasioned by or resulting from acts of Terrorism;
- j. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- k. Losses from Unattended Vehicles;
- l. Loss or damage caused by Earthquake or losses resulting as a direct consequence thereof;
- m. Loss or damage caused by climatic or atmospheric conditions, or extremes in temperature.

The following exclusions/limitations should also be noted:

1. Any item of the Specification which covers articles not separately specified is subject to average, that is to say, if the value of all articles covered by such item shall at the time of any loss or damage be of greater value than the sum insured in respect thereof, the Assured shall be entitled to recover only such proportion of the said loss or damage as the sum insured in respect of such item bears to the total value of all articles covered by such item.

2. It is a warranty of the policy that the insured interest is only covered whilst in transit in the close personal custody and control of the assured and/or an individual personally known to the assured and appointed as his personal representative at all times.
3. If it is impossible for the assured and/or his personal representative, to comply with the above warranty the insured interest will remain covered whilst in transit, but in such circumstances it is a warranty of the policy that the assured and/or his personal representative deposit the insured items in a private safe or in a bank or hotel safe.
4. It is a condition precedent to the underwriters liability under this policy that the burglar alarm system and all locks shall have been put into full and effective operation at all times when the assureds premises are left unattended.
5. The insurance does not cover any loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this insurance, be insured by any other existing policy or policies.

Please note the above is only a summary of the significant exclusions and limitations. On acceptance of the insurance you will be provided with a certificate and full wording, a copy of which is available at all times.

Duration of Policy

The policy commences from the time the Owner instructs T&R (Insurance Services) Limited to proceed with the policy, and T&R instruct Underwriters accordingly, and continues for 12 months period (or other periods as may be specifically agreed).

Cancellation rights

The insurance may be cancelled at any time at the request of the Assured in writing to the office of T&R INSURANCE SERVICES LIMITED, 3 Chichester House, 45 Chichester Road, Southend-on-Sea, Essex, England SS1 2JU, who issued your insurance Cover Note and the premium shall be adjusted on the basis of the Underwriters receiving or retaining the customary short-term premium. This insurance may also be cancelled by or on behalf of Underwriters by thirty days notice given in writing to the Assured at his last known address, and the premium shall be adjusted on the basis of the Underwriters receiving pro-rate premium.

Notification of Claims

Please note that all claims are handled on behalf of the Insurer by Amlin Transit at the above address. In the event of loss, you will need to contact T&R (Insurance Services) Limited or Amlin Transit.

Complaints

We apologise if you feel that you need to submit a complaint to us. In this instance you will need to direct the complaint to the General Manager of Amlin Transit at St Helen's, 1 Undershaft, London EC3A 8ND.

If you are not satisfied at any time you may refer your complaint to the Complaints Department at Lloyd's, One Lime Street, London EC3M 7HA, Tel: 020 7327 5693; Fax: 020 7327 5225; e-mail Complaints@Lloyds.com

Or you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

Premium

All premiums received by Amlin Transit are held by us as agent of the Insurer.

Law

Unless some other law is agreed in writing, your insurance wording is governed by the laws of England.

Language

Unless otherwise agreed in writing, the language of your insurance wording and any communication throughout the duration of the contract will be in English.

Data Protection

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your 'sensitive' personal data and in doing this we will comply with the provisions of the Data Protection Act 1998.

In order to provide and maintain your insurance cover, we need to pass your information to the underwriters of Syndicate 2001 at Lloyd's, One Lime Street, London EC3M 7HA.

Unless required by Law or as necessary to effect or administer your insurance none of your personal data (even if not 'sensitive') will be disclosed without your consent to any person or organisation, or used for any purpose.

We have entered into a contract with all of the companies to whom we pass your data, requiring them to comply with the provisions of the Data Protection Act 1998.

The Data Controller is Amlin Underwriting Services Limited.