

THE DEFINITIONS (shown in bold where they appear in the Certificate & Schedule)

- Address of Risk:** The location where **the Collection** is housed.
- Certificate :** The term used to describe this document of insurance.
- Geographical limits:** The term used to describe where **the Collection** is covered. This is stated in the Schedule and is subject to the limitations of exclusions (d) and (e).
- Schedule:** The **Schedule** forms part of this Insurance and contains details of **you, the Collection**, the Sum Insured, the **Geographical Limits**, the Premium and any other provisions applicable.
- The Collection:** Stamps, Covers, Envelopes, Postcards, Albums, Philatelic Literature, Stamp Boxes and Cases, badges, and/or other articles of philatelic or postal history or interest, owned by **you** or held in trust by **you** or for which **you** are responsible.
- We / us / our / the Underwriters / the Insurer:** Chubb European Group SE, London
- You / your / the Insured:** The person(s) named in the **Schedule** who owns the insured **Collection** and is insured by this **Certificate**.

We the Insurers hereby agree, to the extent and in the manner herein provided, to insure against physical loss or damage to the **Collection** as defined herein from whatsoever cause arising, except as hereinafter excluded, within the **Geographical Limits** and during the Period of Insurance stated in the **Schedule**, but not exceeding the total sum insured specified in the **Schedule**.

THE EXCLUSIONS

This **Certificate does NOT** cover:

- a) Loss or destruction of or damage caused by wear, tear, damage that happens gradually, moth or vermin
- b) Loss or destruction of or damage caused by aridity, humidity, exposure to light or extremes of temperature, unless caused by storm, frost or fire.
- c) Damage to or destruction of or deterioration of any article directly caused whilst being worked upon or undergoing any process.
- d) Single items forming part of **the Collection**, as herein defined, of values in excess of GBP (£)2,500.00 not specified in the **Schedule** herein.

- e) Any part of **the Collection** while in transit where the value of any one package exceeds GBP (£)1,000.00 unless they are:
 - i) sent (or returned) using Special Delivery or
 - ii) personally accompanied by **the Insured** or his / her representative at all times during the journey.

- f) Loss or destruction of or damage exceeding GBP (£)15,000.00 in respect of any part of **the Collection** in transit or at an address other than the **Address of Risk** specified in the **Schedule** to this **Certificate**.

- g) Any loss or damage or liability 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, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

- h) Loss or damage:
 - i) occurring before this insurance starts and after this insurance ends.
 - ii) caused deliberately by **you**.

- i) Cyber exclusion

This clause shall be paramount and shall override anything in this insurance inconsistent therewith.

In no case shall this insurance cover any loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from:

 - i) the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or
 - ii) the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

- j) Communicable Disease Endorsement
 - i) Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
 - ii) For the purposes of this endorsement, loss, damage, liability, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 1) for a Communicable Disease, or
 - 2) any property insured hereunder that is affected by such Communicable Disease.
 - iii) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2) the method of transmission, whether direct or indirect, includes, but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.
 - iv) This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

- k) Institute radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- v) any chemical, biological, bio-chemical or electromagnetic weapon.

THE CONDITIONS

- 1) **You** must take all reasonable care and measures to protect **the Collection** and to maintain it in a good and proper condition.
- 2) The basis of valuation for the purposes of this insurance is the market value at the time of loss or damage to be agreed by any independent individual or organisation mutually agreed upon by **you** and **us**.
- 3) Any item of the **Schedule** which covers articles not separately specified - if the total value of unspecified items at the time of any loss or damage is more than the sum insured for such items, then **we** will only pay for a proportion of the claim.

For example if the sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the claim.

- 4) This **Certificate** 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 **Certificate**, be insured by any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under such policy or policies had this insurance not been effected.
- 5) **We** shall be liable, within the **Certificate** terms and conditions, in the event of physical loss or damage to one or more items as defined herein, forming a block or set.
EITHER
 - a) for the market value of the block or set, retaining any remaining part of the block or set.OR
 - b) for the difference between the market value of the block or set prior to the loss, or damage, and the market value after the loss or damage has occurred.
- 6) In the event of loss or damage that may give rise to a claim under this **Certificate** notice is to be given to **Us** as soon as reasonably possible, and to the police if a crime is suspected. In the event of loss or damage to **the Collection**, **You** must give **us** such relevant information and evidence as may reasonably be required and co-operate fully in the investigation or adjustment of any claim.
- 7) If **you** shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this **Certificate** shall become invalid, and **you** will not be entitled to any benefit under this **Certificate**.

LAW and JURISDICTION:

The Parties (The **Insured** and the **Insurers**) are free to choose the law and jurisdiction applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law & Jurisdiction.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

NMA2852

SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3100)

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

ABOUT THIS INSURANCE

This insurance cover is arranged by Wardrop & Co Ltd on behalf of, Chubb European Group SE.

In return for the payment of the premium (and any tax payable thereon) by **you**, **we** will provide insurance in accordance with the terms of this **Certificate** and **Schedule** in respect of events happening during the Period of Insurance.

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal. **We** recommend **our** customers review their contract every year to ensure their cover is sufficient for their needs and that they tell us as soon as possible of any changes to the information **you** have previously given to **us**.

When **you** receive the **Certificate** it is important that **you** read it and the **Schedule** carefully to make sure that it meets **your** requirements and needs as the terms and conditions of **your** insurance will depend on the information **you** have supplied.

Please contact **Mrs Naomi Court, Wardrop & Co Limited, PO Box 13097, Halstead, Essex, CO9 9BR. Telephone 01376563764 or Email Naomi@wardrop.co.uk**. if the **Schedule** is not correct or if **you** would like to ask any questions.

HOW TO MAKE A CLAIM

This document is **your** evidence of insurance and **you** may need it if **you** wish to make a claim.

To notify us of a claim please contact **Wardrop & Co Limited, PO Box 13097, Halstead, Essex, CO9 9BR. Telephone 01376563764 or Email Stamps@wardrop.co.uk**

CHANGES UNDERWRITERS NEED TO KNOW ABOUT

The information **you** have supplied to **us** via **Wardrop & Co Limited** on **your** proposal and/or any supplementary questionnaires is relevant to the acceptance and assessment of this insurance. **You** must therefore ensure that all the information given is accurate and that no relevant information has been withheld. **You** must tell **us** of any update, change or amendment to the information that **you** have given **us**. If **you** are unsure whether something constitutes relevant information, please contact Wardrop & Co Ltd (contact details provided below). Failing to do so may affect any claim **you** make or could result in revised terms and/or premium being applied to **your** insurance policy or **your** insurance cover being invalid. **We** will tell **you** if such change affects **your** insurance and if so, whether the change will result in revised terms and /or premium being applied to **your** policy. Therefore, please advise **us** as soon as **you** become aware of any changes to **your** circumstances which may affect this insurance or any other relevant fact, e.g. a change to the persons to be insured, if the sum(s) insured become inadequate, criminal convictions (or cautions) of any of the persons to be insured. Change of address or location must be notified and cover is subject to completion of a Security Questionnaire.

CANCELLATION AND COOLING OFF PERIOD

You are entitled to cancel this insurance by writing to Wardrop & Co Ltd , PO Box 13097, Halstead, Essex CO9 9BR or calling on 01376563764 or Emailing Stamps@wardrop.co.uk within 14 days of either:

- i) the date **you** receive **your Certificate** documentation; or
- ii) the start of the **Period of Insurance**, whichever is the later.

A full return of premium will be made subject to the return of any documents issued and no claim having been made.

You can also cancel this insurance at any time after the 14 day Cooling Off period by contacting Wardrop & Co Limited

We may cancel this insurance or any part of it by giving 30 days' notice by recorded delivery to **your** address stated in the **Schedule**.

You may be entitled to a refund of premium subject to a deduction for the time for which **you** have been covered but not if **you** have made a claim during the current **Period of Insurance**.

COMPLAINTS

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your Certificate** or the handling of a claim **you** should, in the first instance, contact

Director, Wardrop & Co Limited, PO Box 13097, Halstead, Essex, CO9 9BR Telephone **01376563764** or Email Stamps@wardrop.co.uk.

Financial Ombudsman Service

If **you** are not happy with the response to your complaint from Wardrop & Co Limited **you** may have the right to refer **your** complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Opening Times: Monday to Friday (8am – 6pm), Saturday (9am – 1pm)

Telephone: 0800 023 4567 (free for people phoning from a “fixed line” for example, a landline at home) or 0300 1239123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02) Email: complaint.info@financial-ombudsman.org.uk.

Any decision made by the Financial Ombudsman Service is only binding on the insurer, and **you** remain free to take action in the Courts should **you** choose to.

These arrangements for the handling of complaints are entirely without prejudice to **your** rights in English law, and **you** are free at any time to seek legal advice and take legal action.

USE OF YOUR PERSONAL DATA

We are committed to protecting **your** personal information. **We** will always process **your** personal data lawfully, and **we** will use **your** personal information primarily in connection with the provision of insurance. **You** can view our full Privacy Policy here.

We also share **your** personal information with Chubb European Group SE (Chubb). Chubb use personal information which **you** supply in order to write and administer this policy, including any claims arising from it. This information will include basic contact details such as **your** name, address, and policy number, but may also include more detailed information about **you** (for example, **your** age, health, details of assets, claims history) where this is relevant to the risk Chubb is insuring, services **we** are providing or to a claim **you** are reporting. Chubb is part of a global group, and **your** personal information may be shared with their group companies in other countries as required to provide coverage under **your** policy or to store **your** information. Chubb also use a number of trusted service providers, who will also have access to **your** personal information subject to their instructions and control. **You** have a number of rights in relation to **your** personal information, including rights of access and, in certain circumstances, erasure. This section represents a condensed explanation of how Chubb use **your** personal information. For more information it is strongly recommend **you** read the user-friendly Master Privacy Policy, available here: www.chubb.com/uk-en/footer/privacy-policy.html. **You** can ask Chubb for a paper copy of the Privacy Policy at any time, by contacting dataprotectionoffice.europe@chubb.com

FINANCIAL SERVICES COMPENSATION SCHEME

Chubb European Group SE, London are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** cannot meet our obligations to **you**. Further information about compensation arrangements is available at www.fscs.org.uk or by phoning the FSCS on 0800 678 1100.

ABOUT THE INSURER

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

CEG is a subsidiary of a US company. As a result, CEG is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, North Sudan, Crimea Region and Cuba.