



Handbag
& Briefcase
Protect

Handbag /Briefcase Cover

This is a policy summary only. It does not contain the full terms and conditions of the contract.

For full details of all the policy terms, conditions and exclusions, please refer to the policy booklet (a copy is available on request. The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to replacement of your handbag / briefcase, its contents and your personal items, once all relevant paperwork has been received and extends to cover up to 90 days whilst you are abroad. This policy covers up to a maximum value per claim (the maximum claim value can be found on your Schedule of Insurance or Letter of Introduction) and allows up to a maximum of two claims to be made within any 12 month period.

THE INSURER

This policy is provided on behalf of Nice 1 Limited registered in England under company No 6082902. Registered Office: Nice 1 House, Broad Lanes, Bilston, West Midlands WV14 0RQ. Nice 1 Limited is authorised and regulated by the Financial Conduct Authority. FCA Reference Number (FRN) is 650309. Their name, address and regulatory status can be checked by visiting the FCA website at <http://www.fca.org.uk> The Financial Conduct Authority (FCA) is the independent watchdog set up by the government to regulate financial services in the UK, and to protect the rights of the retail customer.

This insurance is arranged by Supercover Insurance Ltd with UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fsa.gov.uk/pages/register/home.do or by contacting them on 0845 606 1234

DEMANDS AND NEEDS

This policy meets the demands and needs of those who wish to insure against the cost of replacing a handbag / briefcase and its contents that are stolen or accidentally lost and who wish to be able to contact someone in the event of such an emergency who can help get them home safe and prevent further difficulties.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

PERIOD OF INSURANCE

This insurance is an annual policy which runs along with **your** Motor policy and if **your** Motor policy is cancelled, all cover under this insurance will end.

POLICY COVER

A. Theft

What we will cover

If your handbag / briefcase, its contents or your personal items are stolen we will replace them.

What we will not cover

- The first £25 of each theft claim.
- Theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless your handbag / briefcase, its contents or your personal items have been concealed in a closed boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. Damage must be caused by the thief and a crime reference number relating to this damage and this theft must be provided with your claim.
- Theft where the handbag / briefcase, its contents or your personal items have been left unattended when away from your home.
- Any theft not reported to the police within 48-hours and a crime reference number obtained.

B. Accidental loss

What we will cover

If you accidentally lose your handbag / briefcase, its contents and your personal items we will replace them.

What we will not cover

- The first £50 of each loss claim.
- Any loss not reported to the police within 48-hours and a lost property reference number obtained.
- Any loss where the circumstances of the loss cannot be clearly identified i.e. where you are unable to confirm the time and place of the loss

General conditions applicable to all sections

- The handbag / briefcase, its contents and your personal items must be less than 36 months old with valid proof of purchase in your name when the policy is started.
- Any claims for personal items exceeding £100 where proof of purchases are not available

HOW TO CLAIM

How and when to contact the Worldwide Personal Emergency Helpline:

In the event of an emergency, if your handbag is lost or stolen, just call **0800 1300 777** anytime.

How and when to contact Supercover to make a claim for your handbag, contents or personal items:

Telephone Supercover Insurance on **0844 375 2128** Monday to Friday 9am to 6pm.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell us of any changes to the Answers **you** have given as soon as possible. Failure to advise us of a change to **your** Answers may mean that **your** policy is invalid and that it does not operate in the event of a claim

WHAT TO DO IF YOU HAVE A COMPLAINT

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact Supercover's Customer Services Director. The contact details are: The Customer Services Director, 602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF, Tel: 0844 375 2128, Fax: 0871 222 3228, Email complaints@supercoverinsurance.com

In the event you remain dissatisfied we will automatically forward your complaint to::

The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Tel: 0845 218 2685,

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service . South Quay Plaza . 183 Marsh Wall . Docklands . London . E14 9SR.
Tel: 0845 080 1800

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

YOUR RIGHT TO CHANGE YOUR MIND

1.You may cancel the insurance, without giving a reason, by sending notice in writing to Supercover Insurance Ltd within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. A full refund will be provided.

2. If you wish to cancel your insurance outside the first 14 days you can do so in writing however no refund will be given.

3. We may cancel the policy by giving you 7 days' notice in writing.

COMPENSATION SCHEME

We hope you are happy with the cover this policy provides, however, if having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it and get a full refund, starting on the day you receive the policy documentation or the start date of the period of cover whichever is the later. Outside of this, you may cancel this insurance at any time by giving us 30 days' notice in writing. No refund of premiums paid will be given.