





INTRESTING FACTS ON JEWELLERY!

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means an adornment (such as a bracelet, ring or necklace) made of precious metals and may be set with gems. Jewellery also includes watches.

Insurance cover loss of or damage to your jewellery as shown in your policy schedule. insurance compensation is limited to the amount shown in your policy summary.

JEWELLERY: VALUATION CERTIFICATE.

It is a condition of this policy that you must give us a valuation certificate (dated before an event which leads to a claim) for each of your jewellery items with a value of the amount shown in your policy summary or more. If you do not comply with this condition, we will not cover your jewellery against loss or damage.

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It is a condition of this policy that you must give us a valuation certificate (dated before an event which leads to a claim) for each of your jewellery items with a value of the amount shown in your policy summary or more. If you do not comply with this condition, we will not cover your jewellery against loss or damage.

MEMO	
Money kept in a safe overnight shall be limited according to the grading	
of such safe or strongroom as follows:	
No S.A.B.S. grading	5000
S.A.B.S. Category 1 grading	10000
S.A.B.S. Category 2 grading	20000
S.A.B.S. Category 2 HD grading	40000
S.A.B.S. Category 2 ADM grading	100000
S.A.B.S. Category 2 ADM grading D3	125000
S.A.B.S. Category 3 grading	175000
S.A.B.S. Category 4 grading	350000
S.A.B.S. Category 5 grading	500000
provided that the limit shall not exceed the Major Limit selected.	

IF YOU DO NOT COMPLY WITH THIS CONDITIONS, INSURANCE WILL NOT COVER LOSS OR DAMAGE TO YOUR JEWELLERY CAUSED BY THEFT, ATTEMPTED THEFT OR BURGALRY!

- JEWELLERY MUST BE KEPT IN A SAFE AT ALL TIMES WHILE STAYING OVER AT A HOTEL/GUESTHOUSE/ANY OTHER ACCOMMODATION
- JEWELLERY TO BE TRANSPORTED IN HAND LUGGAGE & CLIENT MUST BE IN POSSESSION OF THESE ITEMS AT ALL TIMES
- ANY LOSS MUST BE ACCOMPANIED BY VIOLENT INCIDENT
- THERE MUST BE PROOF GIVEN AT CLAIM STAGE, IN OTHER WORDS, THERE WILL BE NO PAY-OUT IF THE HANDBAG WITH THE JEWELLERY WAS LEFT IN THE BATHROOM AT THE AIRPORT OR PLACED ON THE AIRPORT TROLLEY & WHEN CLIENT TURNED AROUND, HANDBAG WAS STOLEN

