

H. W. Wood Limited
Building 18
Gateway 1000
Arlington Business Park
Stevenage
Hertfordshire
SG1 2FP

T – 01438 742033
F – 01438 367785



H. W. Wood Limited

Collect & Protect Private Collectors Insurance

Policy wording

www.hwiuk.com

www.collectandprotect.com



Collect & Protect - Policy wording

Collect & Protect is a specialised insurance product promoted by Bear Images Limited and administered by H. W. Wood Limited.

This booklet contains the Policy wording which outlines the full terms, conditions and exclusions. The Schedule, Policy wording and any Endorsement(s) form one document and constitute a contract between You and the Insurers.

Questions and Complaints

If you have any questions or concerns about this insurance or the handling of a claim, please contact:

Address	Compliance Officer H. W. Wood Limited The Baltic Exchange 38 St. Mary Axe London EC3A 8BH United Kingdom	Tel	+44 (0) 20 7398 9000
		Email	compliance@hwint.com

If you wish to make a complaint, you can do so at any time by referring the matter to:

Address	Zurich Insurance Plc (UK Branch) Complaints Department 70 Mark Lane London EC3R 7NQ United Kingdom	Tel	+44 (0)20 7648 3200
---------	--	-----	---------------------

Zurich Insurance Plc (UK) Branch will respond to Your complaint and offer resolution wherever possible. Written complaints will be acknowledged within 5 working days of receipt. If after four weeks You have had no contact a letter of explanation will be issued.

If you remain dissatisfied after Zurich Insurance Plc (UK) Branch has considered your complaint, you can refer your complaint to the Financial Ombudsman Service at:

Address	Exchange Tower London E14 9SR, United Kingdom	Email	complaint.info@financial-ombudsman.org.uk
---------	--	-------	--



From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0) 20 7964 1000

Fax: +44 (0) 20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

You are entitled to refer to the Financial Ombudsman Service at any stage. Your legal rights are unaffected.

IMPORTANT NOTICE TO POLICY HOLDERS

The Consumer (Insurance Disclosure and Representations) Act 2012

You must take reasonable care not to make a misrepresentation to Insurers. All answers to questions and information supplied by You when arranging this insurance must be honest and accurate. You should continue to tell Insurers via H. W. Wood Limited, in their capacity as Your broker, if any information supplied to them on which the insurance was agreed or if any of the answers to the questions You answered when purchasing this policy change during the contract period. If You do not do this, Insurers may be able to impose different terms on your cover, may charge You a higher premium or, in some circumstances, may avoid the contract You enter into with them and any claims under it would not be paid.



Index

Definitions	4 & 5
Your Obligations	6
Exclusions	7 & 8
General Conditions	9, 10, 11, 12 & 13
How to make a claim	14
Regulation	15



Definitions

Whenever the following words appear in this document they will have the meanings shown below.

Underwriters/Insurers	Zurich Insurance Plc (UK Branch)
Your broker/The Coverholder	H. W. Wood Limited
You/Your/Insured	The person, person(s) or entities named in the Schedule.
Schedule	The Schedule attached to and forming part of this insurance containing details of You, the Insured Premises, the Total Sum and Property/Interest Insured, the Period of Insurance and other pertinent details.
Period of Insurance	The length of time for which this insurance is in force, as shown in the Schedule and for which You have paid and Insurers have accepted a premium.
Endorsement(s)	A change in the terms and/or conditions of this insurance.
Collection	A single inanimate object or an accumulation of inanimate objects.
Property/Interest Insured	Collection as detailed in the Schedule, owned by You or held in trust by You or for which You are responsible.
Specification	A list of Collection items that exceed the individual item, pair of items or set of items limit applying to this insurance as detailed in the Schedule, when applicable.
Total Sum Insured	The maximum Insurers will pay for each incident of loss or damage as shown in the Schedule.
Bank Vault/Safety Deposit	A secure storage facility in any bank or safety deposit within the Territorial Limits specified in the Schedule.
Insured Premises	The address listed in the Schedule and/or Endorsement(s), being either a property occupied by You and Your family as a private residence and/or other locations that You have told us about and Insurers have agreed to include and/or Bank Vault/Safety Deposit Boxes, as named in the Schedule and/or Endorsement(s). Excluding outbuildings and other temporary structures at said locations.
Un-named Secure Premises	Secure premises, but excluding outbuildings and other temporary structures within Territorial Limits as detailed in the Schedule, where Your Collection or part thereof may be housed for a Temporary Period and/or in conjunction with Personally Accompanied transits, mailings and/or Courier sendings.
Unattended	When the Insured Premises, including the attached garden, is left without a responsible occupant. In the case of private vehicles, this definition means that the vehicle is left without a responsible occupant in or immediately around said vehicle.
Unoccupied	When the Insured Premises are left without an occupant for more than 60 consecutive days.



Temporary/Temporary Period	A period not exceeding 60 consecutive days
Personally Accompanied	Carryings made by You or an individual personally known to You and appointed as Your personal representative including exhibition commissioners, but this shall not extend to include any other party/person who carry goods for commercial gain or charge a fee for doing so, including associated temporary housing..
United Kingdom	United Kingdom is England, Wales, Scotland, Northern Ireland, the Isle of Man, the Channel Islands and journeys between these countries.
Special Delivery	The UK Postal Administration's brand name for their domestic registered mail service.
Courier	Any un-named Courier providing the package is sent by a 'tracked and signed for' service.
Excess	The amount You pay in the event of a claim.
Market Value	The price which could reasonably be expected to be paid for an item by a willing buyer to a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.



Your Obligations

Insurers have agreed to provide this insurance based on the information provided by You. If any details that have been provided previously change You should tell Insurers, via Your broker. Examples of changes that should be notified to Insurers include, but are not limited to:

- a) Changes to the use of the main insured location;
- b) Changes to the occupancy of the main insured location (e.g. where this location becomes Unoccupied or if the main insured location is Your home, You let rooms to non family members);
- c) Changes to locks, alarms, safes or other security measures taken in the main insured location;
- d) Changes to measures taken to protect the main insured location against the risk of fire or fire spread;
- e) Whether You or any member of Your household have been convicted of, or charged with but not yet tried for, any offence (excluding motor vehicle speeding offences);
- f) Changes to the value of Your Collection, including any items that should be specifically listed i.e. if any one single item, pair or set exceeds GBP5,000 of Your Collection Total Sum Insured.

In the event of loss or damage to the Property/Interest Insured, You need to take appropriate action to help reduce and or mitigate loss or damage, such as removing the Collection to a place of safety.

If in doubt then please call Your account executive at H. W. Wood Limited.

When Insurers are notified of changes, this may result in:

- a) an additional/return premium; or
- b) additional conditions, requirements, restrictions, exclusions or Endorsement(s) being applied to any part or the whole of Your policy; or
- c) cancellation of Your policy; or
- d) continuation with Your policy on its existing terms.

The cover

In return for the payment of the required premium shown in the Schedule, and any Endorsement(s) issued, Insurers have agreed to cover the Property/Interest Insured as more fully described in the Schedule against All Risks of Physical Loss or Damage of whatsoever nature during the Period of Insurance shown in the Schedule, subject to the terms, conditions, exclusions, clauses and limitations set forth in the Schedule, Endorsements and below.



Policy exclusions

You are not insured for the following:

- 1 a. Loss or damage caused by wear and tear, gradual deterioration, moth or vermin, inherent vice, rust, oxidisation, corrosion, fading or discolouration;
 - b. Loss or damage caused directly by or resulting directly from the process of repairing, reframing, restoring, retouching or similar;
 - c. The Excess as shown in the Schedule;
 - d. Loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage is directly caused by storm, fire, frost or water damage;
 - e. Loss from any unattended vehicle that has not been properly secured and all fitted security devices put into full and effective operation. It is a further requirement of this insurance that said insured items are to be secured in the boot of the vehicle (if such vehicle has a separate boot) or are to be stored in such a fashion that they are not identifiable from the outside of the vehicle and that all fitted security devices continue to be put into full and effective operation.
 - f. Loss resulting from acceptance by the Insured of any currency (this exclusion is not applicable to items that form part of the Collection insured) which subsequently is proved to have been forged or counterfeit or from acceptance by the Insured of any cheque, credit or charge card, or other negotiable instrument which is subsequently dishonoured for payment; or any other form of payment which is invalid or uncollectible for any reason whatsoever;
 - g. Any claim which is also covered under any other policy or would be but for the existence of this policy;
 - h. Mechanical breakdown.
 - i. Depreciation other than as a result of damage forming the subject of a valid claim hereunder.
2. [Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical 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:

- 2.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- 2.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- 2.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- 2.4 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;
- 2.5 any chemical, biological, bio-chemical, or electromagnetic weapon.



3. Institute Cyber Attack Exclusion Clause (CL380)

- 3.1 Subject only to clause 3.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by, or contributed to, by or arising from 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;
- 3.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism, or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
- 3.3 It is agreed that part 3.1 shall not operate to exclude loss or losses whilst in the possession of a third party, where theft, presumed theft, or disappearance of physical stock Insured by this Insurance Contract was occasioned or would appear to be occasioned by any third party vendor's, supplier's or contractor's computer system(s), computer program(s), code(s) or process(es) being compromised, as otherwise excluded, in order to facilitate such loss or losses.

This shall only apply in such cases that are proven to be outside of the control of the Insured.

4. Terrorism Exclusion Clause (NMA 2920)

Notwithstanding any provision to the contrary in the insurance or any Endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

5. War and Civil War Exclusion Clause

This insurance excludes 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, 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.

6. Sanction Limitation and Exclusion Clause

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 the 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.



General Policy Conditions

Basis of Valuation

If an item is partly damaged, the Insured may decide whether Insurers repair, replace or pay the value of the damaged item. If Insurers repair it, Insurers will also pay for any loss in value. The most Insurers will pay in total is the value of that item.

If an item is lost or destroyed, Insurers will pay the value of that item.

For items listed individually, the value is the amount shown for each item in the Specification attaching to Your insurance or held by Your broker. It is the responsibility of the Insured to make sure that the Specifications are up to date.

For unspecified items, the value is the Market Value immediately prior to the date of loss.

The most Insurers will pay in total for each incident of loss is the Total Sum Insured shown in the Schedule.

Applicable Law and Jurisdiction

The Parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

Dispute Resolution

If Insurers and You are not able to agree any question of valuation, where liability has been admitted by Insurers, the dispute will be referred to an independent third Party expert in the relevant field. If Insurers and You cannot agree on an expert, then Insurers and You must each propose a name and then Insurers and You will be bound by the mid point between the valuations given by the two experts. It is agreed that there will be no appeal from this valuation and each party will pay the costs of its appointed expert (or share equally the costs where there is only one expert appointed).

Pairs and Sets Clause

If any item which has an increased value because it forms part of a pair or set is lost or damaged, any payment Insurers make will take account of the increased value. The Insured may decide if Insurers pay the value of the entire pair or set. The most Insurers will pay is the value of that pair or set up to the Total Sum Insured.

New Possessions

Insurers will allow an increase in the Total Sum Insured of up to 25% to cover any items the Insured acquires during the Period of Insurance. Insurers will only do this if the Insured tells them about the new possession within 60 days of acquisition and pays the additional pro rata premium required by Insurers.

Additional/Return Premium Waiver Clause

Additional or return premiums of GBP10 or less will not be charged or paid whether deemed to be owed to You or the Insurers.



Due Diligence Clause

The Insured shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss of or damage to the Property/Interest Insured.

Packing and Securing of Property in Storage and in Transit

You must take all reasonable steps to ensure that the Property/Interest Insured is stored or packed in such a manner as to withstand the normal hazards associated with storage and transit.

Stillage Clause

All material kept on the ground floor or basement at the premises shown in the Schedule or by Endorsement(s), apart from material held in locked safes or cabinets, must be stored on rails, shelves or stillages at least 15cm off the floor.

Minimum Protections Clause

It is a requirement of this insurance that the primary location where the collection is held shall be secured with a minimum of:-

- 5 lever mortice locks to all external doors or in the case of if aluminium or UPVC doors, the manufacturer's key operated multi point locking system;
- Key operated window locks to all downstairs and accessible windows;

Unless otherwise agreed with Underwriters.

Protections Maintenance Clause

The protection provided for the safety of the Property/Interest Insured shall be maintained in good order throughout the Period of Insurance and shall be in use at all times when the Insured Premises are left Unattended and that such protections shall not be withdrawn or varied to the detriment of the interests of the Insurers without consent.

This Clause does not apply to alarm systems unless otherwise stated in the Schedule or by Endorsement(s).

Loss of Keys Clause

This insurance includes the cost of replacing locks to safes and outside doors to the main insured location following theft or loss of keys to a limit of GBP250 in any one Period of Insurance.

Full payment

If Insurers pay the full amount insured for an individual item, pair of items or set of items, Insurers will then own it and have the right to take possession of it.

Reasonable Cost

You are insured for the reasonable cost of transporting Your Collection to and from, and placing it in, secure storage if:

- a) the Insured Premises is rendered uninhabitable, or in our sole opinion the security of such premises is compromised, as a result of sudden physical loss or damage to said premises;
- b) The local authority prohibits access to the Insured Premises.

Until either such time as the loss or damage is rectified, or the local authority allows You to resume occupancy of said premises. The most Insurers will pay, provided that You have written agreement to incur these costs, is 20% of the Total Sum Insured detailed on the Schedule.



Recovered Property

If Insurers recover any of the Insured's property after a loss, Insurers will write to the Insured at the last known correspondence address shown in the Schedule and the Insured can buy it back from Insurers within 60 days. Insurers will charge:

1. the amount they paid for the claim plus interest; or
2. the Market Value of the item at the time they recover it whichever is less.

Right to settle claims with third parties

For claims for property entrusted to you:

Insurers may adjust losses with the owners of lost or damaged property for which You are claiming under this policy. If Insurers pay such owners, such payments will satisfy Your claim against Insurers for the owners' property. Insurers will not pay the owners more than their financial interest in the covered property or the sum insured in accordance with the applicable basis of settlement for the claim under Your policy, whichever the lesser.

Reinstatement Clause

In the event of a loss under this insurance, the amount of such loss is automatically reinstated immediately without additional premium and the insurance shall remain in force for the full amounts set out herein to the policy terms and conditions.

Subrogation Clause

Insurers may pursue in Your name but at their expense, recovery of any amounts paid or payable under this policy. You shall give Insurers such assistance as they may reasonably require including Your agreement to commence proceedings. In the event of a recovery, following subrogation, Insurers loss (including costs of recovery) will be reimbursed to them prior to You being paid Your Excess.

Insurers agree to renounce their rights of recourse against exhibition/fair/show/display organiser(s), and/or their employees/volunteers and/or event commissioners.

Federal Express limitation Clause

In respect of package(s) sent by Federal Express on a Friday, or on the last working day before a UK public holiday the maximum Insurers will pay is GBP10,000 irrespective of any limit shown on the Schedule, unless otherwise endorsed.

Checked baggage Clause

When it is necessary for the Property/Interest Insured hereunder to travel as checked luggage as a result of airline procedure or any regulatory control, such material shall be packed to withstand the normal hazards associated with air travel. No flight changes shall be undertaken once the material is checked in unless You or Your personally appointed representative has physical possession of the Property/Interest Insured.

Exhibition Clause

It is a requirement of this insurance that the property insured be contained within locked showcases(s) with keys removed or be under the direct supervision of the Insured or his personally appointed representative or the event organisers, when being publicly displayed.

Hotel/motel Clause

It is a requirement of this insurance that material housed in a locked hotel/motel room shall be kept out of view and shall be contained in a locked suitcase or similar container, or the room safe, or removed to the principal hotel/motel safe, at all times when the room is unattended by You or a responsible adult.



Several liability

The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

Third parties

The Insured and the Insurers are the only parties to this insurance. Nothing in this insurance is intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

Joint Insured's

If there is more than one Insured, the total amount Insurers will pay will not exceed the amount Insurers would be liable to pay to any one Insured.

Premium Payment

If the premium due under this contract has not been paid to Insurers by the sixtieth (60th) day from the inception of this contract of insurance (and in respect of instalment premiums, by the date they are due) Insurers shall have the right to cancel this contract of insurance by notifying You via Your broker or in writing. In the event of cancellation, premium for the period that Insurers are on risk is due to Insurers and in the event of a loss or occurrence prior to the date of cancellation which gives rise to a valid claim under this contract of insurance, the full contract premium will be payable to Insurers.

Insurers shall give not less than fifteen (15) days prior notice of cancellation to You via Your broker.

If premium due is paid in full to Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

Cancellation of this insurance within the first 14 days

You are entitled to cancel this insurance by contacting Your broker within 14 days of either:

- The date You receive Your policy documentation; or
- The start of the Period of Insurance,

whichever is the later. Providing You have not made any claims Insurers will refund the premium.

Your broker, may charge an administration fee.

Cancellation of this insurance after 14 days

1. You can also cancel this insurance at any other time during the Period of Insurance by contacting Your broker. Any return premium due to You will depend on:

- How long this insurance has been in force; and
- The terms and conditions contained within the premium instalment plan if the premiums are paid by monthly instalments.

No return of premium will be given if loss or damage has occurred prior to cancellation which gives rise to a valid claim under this insurance.

Your broker, may charge an administration fee.

2. Insurers can cancel this insurance by giving You at least 14 days notice in writing, which will be sent to the address shown in the Schedule as Your correspondence address. Any return premium due to You will depend on:

- How long this insurance has been in force; and



- The terms and conditions contained within the premium instalment plan if the premiums are paid by monthly instalments.

No return of premium will be given if loss or damage has occurred prior to cancellation which gives rise to a valid claim under this insurance.

3. If You have not paid the premium to Your broker (including instalments) by its due date, Insurers can cancel this insurance by giving You at least 14 days' notice in writing, which will be sent to the address shown in the Schedule as Your correspondence address. If the overdue premium is paid to Your broker in full before the notice period expires, the notice of cancellation will be automatically revoked. If not, the insurance will automatically terminate at the end of the notice period. Premium will be due in full to Insurers if loss or damage has occurred prior to cancellation which gives rise to a valid claim under this insurance.



How to make a claim under this insurance

What to do in the event of a potential loss:

Upon the discovery of any loss or damage which may give rise to a claim under this insurance, the Insured shall as soon as reasonably possible give notice thereof to H. W. Wood Limited using the contact details below and also to the Police where there are grounds for suspecting that a criminal offence has been committed. The Insured shall supply all information and evidence as Insurers may reasonably require and co-operate fully in the investigation or adjustment of any claim.

Address	Claims Department H. W. Wood Limited The Baltic Exchange 38 St Mary Axe London EC3A 8BH
Tel	020 7398 9000
International calls	+44 (0) 20 7398 9000

To speed up the process please provide us with Your policy certificate number, if possible, at the time You make first contact with us.

Please be aware that:

You may be asked to complete a claim form.

A loss adjuster may be appointed by Insurers.

If the loss occurs outside normal business hours You may leave a voice mail on the above number and H. W. Wood Limited will endeavour to respond to You on the next working day.

As with any insurance, the onus rests with You, the Insured, to prove the loss in the event of a claim.

All insurance coverage's require that You seek to reduce and mitigate Your loss. It is therefore recommended that You behave as if uninsured and take appropriate action.

If this insurance is arranged via a contract for which H. W. Wood Limited has a limited claims handling authority they may be empowered to settle minor claims without prior reference to Insurers, but only when the claim is straightforward and provided it is fully documented to standards required by the Insurers. In such circumstances, H. W. Wood Limited act as agent of the Insurer. H. W. Wood Limited has no authority to make ex-gratia or 'without prejudice' settlements under the terms of this handling authority.

Insurers may take full responsibility for conducting, defending or settling any claim in Your name and take any action they consider necessary to enforce Your rights or their rights under this insurance.



Regulation

Data Protection Act 1998

It is understood by the Insured that any information provided to the Insurers regarding the Insured will be processed by the Insurers, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

The Coverholder and the Financial Conduct Authority

H. W. Wood Limited of The Baltic Exchange, 38 St Mary Axe, London, EC3A 8BH is authorised and regulated by the Financial Conduct Authority (FCA) in London (FCA register number 309408) to arrange and advise on general insurance contracts. H. W. Wood Limited is also a fully accredited Lloyd's broker. For confirmation of our regulatory status please visit the FCA's website www.fca.gov.uk

Financial Ombudsman Service

You can obtain further information about this from www.financial-ombudsman.co.uk

Your compensation rights

If either Insurers or H. W. Wood Limited are unable to meet their liabilities, You may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of the claim. Further information can be obtained from www.FSCS.org.uk

If You do not have access to the internet then please contact Your account executive or the Compliance Officer at H. W. Wood Limited who will provide You with the up to date contact details.

Broker remuneration and deductions

H. W. Wood Limited is paid commission by the Insurers for arranging this insurance. This commission is paid from the premium paid by You. If You wish to have details of the payments received this information will be provided on request. In addition, H. W. Wood Limited may charge a placing fee in their capacity as Your broker and if applicable this will be shown in the Schedule. For further information regarding Your brokers remuneration refer to Your brokers Business Standards brochure.



www.hwint.com

H. W. Wood Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: The Baltic Exchange, 38 St Mary Axe, London, EC3A 8BH

