

# H Samuel Premier Care Insurance



## Insurance Product Information Document

**Company:** Domestic & General Insurance PLC

**Product:** H Samuel Premier Care Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

### What is this type of insurance?

Accidental damage and theft with force or break in insurance covering your jewellery or watch. It also provides protection against breakdown for watches.



#### What is insured?

- ✓ protection of your product from accidental damage
- ✓ for watches only, breakdown after the end of the manufacturer's guarantee period
- ✓ theft with force or break in
- ✓ repairs or a replacement from an Ernest Jones store

#### Additional non-insurance benefits:

In addition to the insurance, we will arrange for Signet Trading Limited trading as H Samuel to provide you with an inspection service for your item of jewellery to make sure everything is intact and safely mounted.



#### What is not insured?

- ✗ normal wear and tear, denting, scratching or any gradual deterioration
- ✗ theft without force, including pickpocketing
- ✗ loss, neglect or deliberate damage



#### Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK or Channel Islands
- ! your product must be in good working order (for watches) or undamaged (for jewellery and other items) when this policy starts
- ! your product must have been bought from H Samuel within the last 30 days



#### Where am I covered?

- ✓ everywhere in the world, although you need to be in the UK or Channel Islands to claim



#### What are my obligations?

- to give us true, factual and not misleading information
- to maintain your product in accordance with the manufacturer's instructions
- to make a claim you must follow our claims process which can be found in our terms and conditions



#### When and how do I pay?

You need to pay the total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start.



#### When does the cover start and end?

The policy period begins for policies sold in store on the date of purchase and for policies sold online on the date of delivery of your product. The policy continues for 2, 3 or 5 years, depending on the product and its manufacturer's guarantee (unless ended in accordance with these terms and conditions). The duration of cover will be confirmed on your receipt or your certificate of insurance. If you cancel within the 30 day cooling off period you will receive a full refund. If we replace your product, your policy will end immediately and no premium will be refunded.



#### How do I cancel the contract?

To cancel your policy during the first 30 days if it was purchased in store please return to a store with your documentation and receipt. In all other cases to cancel your policy, please write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP, United Kingdom. For policies purchased in store you will need to send in your documentation.