

This information document provides a summary of the main risks covered and exclusions under this product. It does not take your specific needs and requests into account and is not exhaustive. You can find comprehensive information about this product in the pre-contractual and contractual documentation.

What is this type of insurance?

« Jewellers by Eeckman » is an insurance against all accidental material damages except for the excluded ones.

It is intended to insure items which belong to you, or which are entrusted to you as part of your professional activities.



What is insured?

- ✓ Any accidental material damage to items is insured unless it is expressly excluded.
- ✓ Your stock and goods owned by you or entrusted to you may be insured at your risk addresses, during transports, at professional events and while carried or personally conveyed.
- ✓ Furniture, fixtures and fittings may be insured.
- ✓ You are entitled to reclaim a recovered item after reimbursement of the received compensation.
- ✓ Following an covered claim, may be insured necessary and reasonable additional costs taken to:
 - remove damaged items, including their disposal or destruction;
 - limit the extent of covered accidental damage;
 - compensate your personal effects or those of your staff, clients or visitors;
 - pay the fees of experts and counter-experts;
 - pay legal fees incurred by you.
- ✓ Loss of profit may be insured.



What is not insured?

- ✗ Any material damage of a non-accidental nature.
- ✗ Any material damage caused by any cleaning, repair, or restoration of items.
- ✗ Any material damage resulting from acts of terrorism; a nuclear, biological, or chemical contamination; a change to the structure of the atomic nucleus, radioactivity, the production of ionising radiation; a strike, riot, public demonstration, military or usurped takeover and hostilities; a war; a confiscation, nationalisation, requisitioning, destruction or damaging from a governmental authority; a typhoon, a hurricane, a cyclone, a tornado, a tidal wave, a tsunami, a volcanic eruption, an earthquake, a landslide, a subterranean fire or other convulsion of nature; the use of a computer, an electronic system, or an antivirus program.
- ✗ Any material damage intentionally caused by you; any fraud, concealment or deliberate miss-statement; any theft, dishonesty or dishonest deception committed by any of you staff.
- ✗ Any theft or disappearance of or from road vehicles which are left unattended.
- ✗ Any claim related to an invalid, false or fraudulent means of payment.
- ✗ Any claim resulting from a non-compliance or violation of the Kimberley Process.



Are there any restrictions on cover?

- ! If the insured is exposed to a sanction, prohibition or restriction provided by international laws and regulations.



Where am I covered?

- We insure items at the risk addresses, during transports, at professional events and within the territorial limits stated in the contract.



What are my obligations?

- When you subscribe, renew, or amend the contract, you must indicate the risk situation and the changes to be made to the existing situation, and answer honestly, diligently, and carefully to any asked questions.
- You must take all reasonable precautions to prevent and/or limit the extent of losses and damages.
- You must take the preventive measures stated in the contract.
- You must inform your insurer (through your broker) as soon as you become aware of a suffered loss, or any worsening of the risk insured.
- If you submit an insurance claim, you must also submit any documents and evidence needed to process your claim. You must also adhere to the notification procedure as defined in the contract.



When and how do I pay?

- You must pay the amount mentioned on the payment notice. This amount includes all taxes and fees.
- You pay the due amount according to the terms and conditions stated in the payment notice.



When does the cover start and end?

- The cover starts the date stated in the contract.
- The cover lasts for one year and is tacitly renewed for another year after its due date.



How do I cancel the contract?

- You can terminate the contract in writing on the annual expiring date, subject to the notice period specified in the contract.