



IMPORTANT INFORMATION

How to make a claim

If **you** want to make a claim under this **policy**, please contact **us** as follows:

Ellerton Knight

Overdale, Rowney Green Lane

Rowney Green

Birmingham

B48 7QL

Tel: 0121 423 1000

Email: info@mysecuritybox.co.uk Please mark subject box **CLAIM**.

Things you must do:

You must complete the following conditions. If **you** fail to do so, **we** may not pay **your** claim, or any payment could be reduced.

- 1) **You** must tell **us** as soon as possible giving details of what has happened.
- 2) **You** must provide **us** with any information **we** may ask for.
- 3) **You** must inform the Police as soon as possible following any loss caused by malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
- 4) **You** must not admit liability or offer or agree to settle any claim without **our** written permission.
- 5) **You** must take all reasonable care to limit any loss, damage or injury.
- 6) **You must provide us with a valuation or receipt to evidence value and age.**
- 7) **You must keep a detailed list of the items stored in the box and photographic evidence.**
- 8) **You** must retain ownership of your property at all times. **We** will not take ownership of, or accept liability for, any of **your** property unless **we** agree with **you** in writing in advance to do so.
- 9) **You** must make the centre or bank aware immediately of any loss or destruction.

Basis of contract

Any reference to 'basis of contract' in this **policy** or in the proposal form (if any) is of no effect.

Information you provide to us

You must take reasonable care not to make any misrepresentation or provide untrue or misleading information when **you** take out this **policy** or renew it.

Consequences of misrepresentation

If **we** show that **your** misrepresentation was deliberate or reckless, **we** will treat this **policy** as if it never existed, refuse all claims and may retain any premium.



If **we** establish that **your** misrepresentation was careless, **we** may:

- if **we** would not have entered into the **policy**, treat this **policy** as if it had never existed, refuse all claims and return the premium paid;
- if **we** would have entered into the **policy** on different terms (excluding relating to premium), treat this **policy** as if it had been entered into on those different terms; or
- if **we** would have entered into the **policy** on the same or different terms but would have charged a higher premium, reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you** but for **your** misrepresentation.

Changes to the information you provide

You must tell **us** when any of the information **you** provided changes. **We** may then reassess the terms of **your** cover.

Compliance with policy terms

The cover under **your policy** may be affected if **you** do not comply with all the provisions of this **policy**.

Fraudulent Claims

If **you**, or anyone acting on **your** behalf, make a fraudulent claim, **we**:

- (a) will not pay the claim;
- (b) may recover any sums **we** paid in respect of the claim from **you**; and
- (c) may by notice to **you** treat this **policy** as having been terminated from the time of the first fraudulent act and may retain any premium.