



# All Risks Summary of Insurance

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An annual Insurance for Specified Property belonging to or the responsibility of the proposer.

Specified Property can include, but is not limited to, specific items of property, portable tools of trade and portable office equipment.

This insurance is not available for mechanically propelled vehicles and marine craft.

In the absence of agreement to the contrary the law applicable to the insurance contract is that of England and Wales.

## Summary of Cover

The Policy covers the Insured Property against loss or damage occurring anywhere in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Loss or damage occurring elsewhere is insured for up to 60 days in any insurance year for an amount not exceeding the total of the relevant sums insured or £3,000, whichever is the less.

**Important Exclusions** (please refer to page 1 of the policy document for full details):

**This insurance does not cover**

- a) loss or damage due to
  - i) wear and tear, depreciation, fungus, insects, vermin, atmospheric or climatic conditions, the action of light, or any gradually operating cause
  - ii) any process of cleaning, dyeing, altering, repairing, restoring, erecting or dismantling
  - iii) delay, confiscation or detention by Customs or other officials
- b) mechanical or electrical failure
- c) the failure of any computer hardware or software to recognise correctly any date as its true calendar date
- d) loss of or damage to films, slides, software, audio or video records, discs, cassettes, tapes or styli unless caused by fire or by theft involving forcible and violent entry to or exit from a building or caravan
- e) the cost of reinstating data following loss of or damage to computer equipment.

**Excess:** each claim will be subject to an Excess of **£50**. The Excess will be deducted from the amount payable in respect of any claim after the application of any relevant monetary limits specified in the Policy.

**Important Note:** An All Risks Policy is an annual contract and its renewal is subject to agreement by both parties.

## Sum Insured

The sum insured of any individual Item of Specified Property is the maximum sum which we will pay in respect of loss of or damage to that Item. You should therefore choose a sum insured which represents the full cost of replacing the Item as new at current prices, less an allowance for depreciation and wear and tear.

## Claims Settlement Provisions

Claims are settled on the basis of the cost of repair or replacement as new at current prices if the property is totally lost or destroyed, less an allowance for any depreciation and wear and tear.

## Commencement of Insurance

Insurance will normally commence only from the date when the premium or a deposit premium is received by Cornish Mutual or its representatives, or on any later date requested by you. Cover is subject to Cornish Mutual's acceptance of the proposal form. We reserve the right to decline the proposal. Confirmation of cover will be issued to you in writing.

## Cancellation of Cover

You have the right to cancel the Policy within 14 days of the conclusion of the contract or receipt of the policy documents, whichever is later. Your request to exercise this right must be made in writing to our Registered Office address.

We will return any premium paid, less an amount to represent the insurance cover we have provided, within 30 days of your request. The cost of the cover we have provided will be in proportion to the annual premium.

## Making a Claim under your Policy

If you would like to make a claim under your Policy please contact our Claims Department or your Insurance Inspector.

### Claims Department

Cornish Mutual  
CMA House  
Newham Road  
Newham  
Truro TR1 2SU

Tel: 01872 277151

Fax: 01872 263032

Email: [claims@cornishmutual.co.uk](mailto:claims@cornishmutual.co.uk)

When corresponding with us by email please note that proof of sending an email does not mean we have received it. Please ensure we acknowledge receipt of your email.

## Financial Services Compensation Scheme

Our activities are covered by the Financial Services Compensation Scheme and consequently you may be entitled to compensation if we cannot meet our obligations. The amount of any compensation is dependent upon what insurance you have and the circumstances of the claim but for compulsory classes of insurance please note there are no upper limits on any claim. For further information on the Financial Services Compensation Scheme contact the scheme directly on 0207 8927300, visit: [www.fscs.org.uk](http://www.fscs.org.uk) or write to: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsooken Street, London E1 8BN

## Data Protection - Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is The Cornish Mutual Assurance Company Ltd.

### Insurance Administration

Information you supply may be used for the purposes of insurance administration by Cornish Mutual, our agents and reinsurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

In assessing any claims made, Cornish Mutual or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify.

### Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

### Marketing

The Cornish Mutual Assurance Company Ltd may use your information to keep you informed by post, telephone, email or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your Policy has lapsed or we may use your data for research. If you do not wish your information to be used for these purposes please write to us at Cornish Mutual, CMA House, Newham Road, Truro, TR1 2SU.

## Our service to you

As a Mutual organisation we are Member-centred and want to ensure that we treat all our Members fairly and honestly. We seek to give a high level of service at all times.

If there are occasions when we do not meet your standards please contact us at the address below.

Cornish Mutual, CMA House, Newham Road, Newham, Truro TR1 2SU  
Tel: 01872 277151 Fax: 01872 223053 Email: [enq@cornishmutual.co.uk](mailto:enq@cornishmutual.co.uk)

### We will handle your complaint in the following way:

- We will acknowledge your complaint within five working days and give you the name and title of the person who is handling your complaint.
- We will deal with your complaint as quickly as possible and aim to provide you with a formal response within twenty working days from receipt of the complaint. If compensation or redress is appropriate we will provide these details with our response. If we feel your complaint is not justified full reasons for our decision will be provided to you.
- If we are unable to resolve your complaint within twenty working days we will write to you and explain why we have been unable to resolve the issue. We will also advise you of when you can expect to receive our final response.
- If you remain dissatisfied you have the option of contacting The Financial Ombudsman Service. Their contact details are:  
South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Tel: 0845 0801800 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Our response to your complaint will always include a leaflet explaining The Financial Ombudsman Service.

**Registered Office:** Cornish Mutual Assurance Co. Ltd, CMA house, Newham Road, Newham, Truro, TR1 2SU  
To help us improve our service, telephone calls to us may be recorded and monitored.

This summary of cover does not include full details of the terms, exclusions and conditions of the Policy. A specimen copy of the Policy is available on request. A copy of the completed proposal form will also be supplied on request.  
Summary of cover documents are liable to alteration, this December 2007 version cancels all previous issues.



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#### Head office

CMA House  
Newham Road  
Newham  
Truro  
Cornwall TR1 2SU

Tel: 01872 277151  
Fax: 01872 223053

#### Exeter office

Unit A  
Exeter Livestock Centre  
Matford  
Exeter  
Devon EX2 8FD

Tel: 01392 824964  
Fax: 01392 256107

email: [enq@cornishmutual.co.uk](mailto:enq@cornishmutual.co.uk) [www.cornishmutual.co.uk](http://www.cornishmutual.co.uk)