

Sheilas' Wheels Broker Handbag Cover

Your policy is underwritten by esure Insurance Limited.

Meaning of words and terms

The following words and expressions will have the meanings shown here next to them:

Accidental - Damage sudden and unexpected damage occurring at a specific time and caused by external means;

Accompanying Motor Policy - the policy issued by Sheilas' Wheels Broker <policy number>;

Contents - items contained within Your Handbag at the time of the Insured Event, evidence of ownership may be required;

Handbag - Your bag held in the hand or using a strap for holding small personal effects which is owned by You and for which You may be required to provide evidence;

Insured, You, Your - the policyholder of the Accompanying Motor Policy;

Insured Event - Accidental Damage or Theft of Your Handbag from Your Motor Vehicle;

Limit of Liability - the maximum amount payable in respect of a claim under this policy;

Motor Vehicle - the vehicle stated in the Accompanying Motor Policy certificate of motor insurance;

Period of Insurance - Cover will start on the start of the Accompanying Motor Policy and expire with the Accompanying Motor Policy;

Territorial Limits - the United Kingdom;

Theft - the Motor Vehicle is stolen or the Handbag is stolen from the Motor Vehicle; and

We, Us, Our - esure Insurance Limited.

Benefits

Up to £300 cover for Your Handbag and its Contents per Insured Event:

This cover is to be used in conjunction with Your Accompanying Motor Policy and not as an alternative method of claiming for the associated loss of Your Handbag.

Exceptions and limitations which apply to Your Sheilas' Wheels Broker Handbag Cover

The maximum Limit of Liability per Insured Event is £300 and a maximum of two claims per policy year;

Only Your Handbag is covered;

No cover if You can not claim for any sum already recovered or that is recoverable from the Accompanying Motor Policy;

No cover is available if an Insured Event occurs under the Accompanying Motor Policy outside the Territorial Limits;

No cover whilst left unattended in the Motor Vehicle unless the vehicle is locked and all protections are in operation. The Handbag must be concealed using the vehicles designed covering either in a locked glove box or the boot of the vehicle out of view;

No cover whilst the Handbag is outside or away from the Motor Vehicle;

No cover unless accompanied by a Crime or Lost Property Reference number. Lost property references are not acceptable in support of a Theft;

No cover if loss arises from abuse misuse or neglect;

No cover for money, credit or debit cards, stamps, tickets, vouchers, documents and securities (for example, share certification and premium bonds) and goods or samples carried in connection with any trade or business are not covered; and

No cover for any Accidental Damage or Theft as a result of someone gaining possession of the car insured under the Accompanying Motor Policy by any form of deception or fraud.

The crime must have been reported within 24 hours of discovering the Insured Event and where the Handbag contained a mobile phone the network provider must have been contacted within 24 hours of discovery of the Insured Event.

We will make deductions for wear and tear.

The excess of £75 for any claim made against this policy, payable by you.

Conditions which apply to Sheilas' Wheels Broker Handbag Cover

Reasonable precautions

You must take all reasonable steps to prevent Theft or Accidental Damage to Your Handbag to minimise Our liability. Reasonable steps means all measures that it would be reasonable to expect You to take in the circumstances to prevent or mitigate the Theft or Accidental Damage to Your Handbag.

Fraud

If any information You supply is false or fraudulent or otherwise incorrect We may inform the Police and / or other law enforcement agency about the circumstances of the claim.

Claims

You must comply with the claims timelines laid out in Our How to notify Us of a claim procedure. If a Handbag is recovered after a valid claim has been accepted this will be considered to be Our property and must be returned to Us as will a damaged Handbag that is replaced by Us. You must pay the first £75 of any claim

How to notify Us of a claim;

If a Theft notify the appropriate Police authority within 24 hours of discovery of the Insured Event and obtain a Crime Number or Lost property reference number along with a copy of the Police Crime or Lost property report;

If this includes the loss of a mobile phone, notify the network provider within 24 hours of discovery to block the use of the mobile phone; and

You must tell Sheilas' Wheels Broker immediately when You become aware of any Insured Event, which may or may not give rise to a claim, simply call Our claims team on 0845 604 7483, complete and return any required documentation as instructed by Sheilas' Wheels Broker.

ensure Insurance Limited will assess Your claim and providing Your claim is valid will authorise repair or replacement as appropriate.

Cancellation

If You are dissatisfied with the cover provided by Your Sheilas' Wheels Broker Handbag Policy, You have 14 days to cancel from the date You receive Your documents if You are a new customer or from the renewal date if You are an existing customer. No premium has been paid for this Cover and no refund is due following the cancellation.

Our complaints procedure

We always aim to get things right first time for Our customers although We know that sometimes You will feel this hasn't happened. We want to hear about this so We have an opportunity to put things right for You.

If You need to complain We are committed to having an accessible complaints process where We will always try to resolve Your complaint speedily and at the earliest possible stage.

Often if You ring Us We can sort things out for You straight away, with this in mind please call us first.

If it's about Your claim,
Call 0845 604 7483

If it's about any other matter,
Call 0845 604 3683

Every effort will be made to resolve Your complaint for You within 48 hours. On the rare occasions this can't be achieved then Your complaint will be passed to our Customer Relations department, who act with the full authority of Our Chief Executive.

Your complaint will be acknowledged upon receipt – telling You who will be managing Your complaint and how long We expect this to take. Once their investigations are complete a final decision will be sent to You in writing.

The address of Our Customer Relations team is:

Customer Relations
Sheilas Wheels Broker
The Observatory
Reigate
Surrey
RH2 0SG

If after considering Our final response You are still dissatisfied, or on the rare occasion that a final decision hasn't been sent to You within eight weeks, You have the right to refer Your complaint to the Financial Ombudsman Service. They are an independent body that arbitrates on complaints about general insurance products and other financial services. They can be contacted at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0300 1239 123 or 0800 0 234 567

email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service will handle most complaints You might have but there are some instances that fall outside of their authority.

Governing Law

You and Us can choose the law which applies to this contract. Unless You and Us agree otherwise, English law will apply. The courts of England and Wales will have exclusive jurisdiction to adjudicate on any dispute between You and Us unless You live in Scotland, in which case the Scottish courts will have exclusive jurisdiction.

Ownership

Sheilas' Wheels Broker is a trading name of esure broker limited. esure Holdings Limited owns 100% of Our and, indirectly, esure broker limited's share capital.

Language

We will provide the terms and conditions of this policy, which apply for the duration of the contract and any communications between Us and You in English.

Identity, credit and fraud detection

To keep the premiums as low as possible We participate in a number of insurance industry initiatives to prevent and detect crime. As a valued customer, We think You will appreciate the steps We are taking to provide the best insurance cover. We and Our group may at any time:

- Share information about You and Your claim or information provided by You with other organisations and public bodies including the Police and the DVLA;
- Check and/or file the details You provide with fraud prevention agencies, credit reference agencies and databases, including the DVLA. These agencies and data bases may record the details You provide. If You give false or inaccurate information and We identify fraud, We will record this. We and other organisations may also Use and search these agencies and databases from the UK and other countries to:
 - Help make decisions about the provision and administration of insurance, credit and credit related services for You and members of Your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your accounts or insurance policy;
 - Check Your identity to prevent money laundering;
 - Check details of job applicants and employees;
 - Undertake credit searches and additional fraud searches.

We and other organisations and agencies, including fraud prevention agencies, may share information You provide with organisations and agencies from the UK and other countries.

If You would like to receive further details of the databases We access or contribute to, please write to the Data Protection Officer, Sheilas' Wheels Broker, The Observatory, Reigate, Surrey, RH2 0SG or email Us at DPO_Opt_Out@sheilaswheelsbroker.com

Information on products and services

We, Our group and Our agents worldwide, will hold and use the information You have given Us to provide the insurance services You asked for and for statistical analysis. Your information will always be protected by strict security and will only be used by Our agents in accordance with Our instructions. We, Our Group and other carefully selected third parties may keep You informed by post, email, phone or SMS of current and new products and services which could be of interest to You and for market research purposes, unless You have chosen not to receive such communications. If You prefer not to receive such communications, and You have not previously told Us, please write to the Data Protection Officer, Sheilas' Wheels Broker, The Observatory, Reigate, Surrey RH2 0SG or email Us at DPO_Opt_Out@sheilaswheelsbroker.com. Please include Your full name, address, date of birth and customer reference number if applicable. If You choose to contact Us by email, please note that because of the insecure nature of emails We cannot accept any responsibility for data lost or intercepted in transit. You have the right to ask Us for a copy of the information We hold about You in Our records. You will need to pay a small fee. You have the right to ask Us to correct any inaccuracies in Your information.

Calls may be monitored and recorded for security and service quality.

Compensation arrangements

esure Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any firm providing insurance goes out of business or into liquidation, You may be entitled to compensation from the scheme. Generally the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. Further information about compensation scheme arrangements is available from the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or Tel: 0800 678 1100 or www.fscs.org.uk.

Regulatory status

esure Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 203350. Our name, address and regulatory status can be checked by visiting the FCA Website www.fca.org.uk/register or by calling the FCA on 0800 111 6768.

Our registered office is The Observatory, Reigate, Surrey, RH2 0SG.

You can ask Us for information about any part of this Important information.