NOBLE INSURANCE

Insurance Product Information Document

Company: Noble Insurance **Product:** Noble Gun Insurance

Noble Insurance is a trading style of Noble Insurance Services Ltd, authorised and regulated by the Financial Conduct Authority no. 305884.

Insurer: First Underwriting Limited, authorised and regulated by the Financial Conduct Authority No. (FRN) 624585 on behalf of Accredited Insurance Europe Limited - UK Branch, 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered No. BR021362

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their guns and accessories against loss or damage.

What is insured?

- ✓ Loss of or physical damage to your gun(s) shown on the schedule while being used for outdoor pursuits. Up to the sum insured.
- ✓ Up to £750 for accessories designed to be used in your outdoor pursuits. (Bags, cases, cleaning equipment, safety equipment, shooting sticks, stools, seats, tents, hides and air bottles).
- ✓ Up to £250 for the cost of hiring an equivalent item(s) while your item(s) is awaiting repair following damage covered under this policy.

Other Optional covers available for an additional premium include:

- ✓ Cover for your Specialist Vision Equipment (binocular, night vision, thermal imager, range finder) you use during outdoor pursuits.
- ✓ Cover for Telescopic sights.
- ✓ Increased limit for accessories.
- ✓ UK cover as standard or when selected Worldwide cover for the insured items.

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What is not insured?

- The excess that you need to pay for claims. This will be shown on the schedule.
- Reduction in value greater than 50% of the sum insured if the item forms part of a pair or set.
- Damage to your gun(s) unless the gun(s) is stored in accordance with current Home Office Guidance.
- Damage caused by customisation or upgrades.
- Failure to follow the manufacturers instructions.
- Ammunition, clay pigeons and other forms of target or perishable goods, clothing, traps and other equipment not listed in the schedule.
- Damage while the gun(s) is stored in premises that have been unoccupied for more than 60 consecutive days.
- Damage to walkie talkies and other similar communication devices.
- Damage caused by incorrect ammunition or where ammunition is misused.
- Damage due to barrel blowout unless regular maintenance is carried out and only proprietary ammunition has been used.
- Damage to gun(s) whilst being used as part of historical re-enactment or hired out by you for a fee.
- Damage to gun(s) with a value of more than £5,000 which is being used, loaded, stored or transported by anyone other than the insured.
- Any claim in the first 14 days of the commencement of the policy unless you are able to produce evidence of the condition of the gun.
- Any pre-existing damage
- War, terrorism and radioactivity

Are there any restrictions on cover?

- Damage caused by theft unless force or violence has been used.
- Be over 18 years of age.
- A permanent resident within the UK.
- A holder of a valid shotgun or firearms certificate for the item(s) insured.

Where am I covered?

- The United Kingdom, The Channel Islands and the Isle of Man
- Anywhere in the World when shown on the schedule

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What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim

When and how do I pay?

Payment can be made over the phone or via our website. Payment can be accepted by debit or credit cards, bank transfer and by cheque.

When does the cover start and end?

This insurance cover is for a 12 month period. The start date and end date are specified in your policy schedule.

How do I cancel the contract?

You can cancel this insurance at any time by contacting us. We can cancel this insurance by giving you 14 days written notice as detailed in your policy wording.

Cooling off period

This policy has a cooling-off period of 14 days from either:

- The date You receive this insurance policy, or
- The start of the period of insurance shown in the policy schedule.

Whichever is the later.

Refund of premium

- If we pay (or have agreed to pay) any claim, in whole or in part, then no refund of premium will be allowed.
- If you cancel this policy within the cooling-off period we will return to you all of the premium paid without any deduction.
- If we or you cancel this policy you will be entitled to a proportionate refund of any premium paid unless we are legally prevented from doing so.
- Any administration fees are not refundable.
- No refund will be made if the amount is less than £15.