

# Physical Gun Insurance

## Insurance Product Information Document

Company: New Moon Insurance Services Limited

Product: Gun Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

This cover will pay you for accidental damage, theft or loss of Insured to your guns and accessories in the UK including whilst in an unattended vehicle subject to you following Home Office guidelines. Extension to worldwide cover can be agreed but require additional premium and must be shown on the policy schedule.

### What basis is my gun and accessories insured on?

**Gun's** With this product you can select 3 different cover basis.

For any gun(s) under 5 years old it must be insured on a New for Old basis (N on policy schedule). These have a £0 policy excess and the value is the new cost of the gun or its updated model.

For guns over 5 years old you have options to (1) Insure on a new for old basis – the sum insured must represent the new value of the gun of its updated model or (2) insure on a second hand / current market value (shown as an I on the policy schedule) but an excess applies based on the age of the gun (see What is not Insured) or (3) for older guns aged 20 years plus or of a specific/ limited nature you can agree with us to insure on an Agreed value (shown as A on the policy schedule) with a £0 excess but you must have a written valuation / receipt from a RFD confirming the value of the gun(s) which must have been within the last 5 years from inception/ renewal of your policy.

**Accessories/ Sights/ Specialist equipment** – New for old (your values must represent the new cost of the item and you should have a receipt for the items or evidence of ownership).



### What is insured?

- ✓ Gun (s) listed on the policy schedule
- ✓ Accessories designed to be used in your outdoor pursuits up to £750 (Bags and cases, cleaning equipment, Safety equipment, shooting sticks, stools and seats, tents and hides).
- ✓ Cost of hire of a gun following damage/ theft up to £250 where you can evidence that you are registered to participate in an event.
- ✓ **Optional** increased limit for accessories where an additional premium is paid and increased limits shown on the policy schedule.
- ✓ **Optional** cover for your sight (s) up to limit shown on policy schedule and additional premium paid.
- ✓ **Optional** cover for your Specialist Vision equipment limit shown on the policy schedule (Binocular, night Vision, thermal imager, Range finder) and additional premium paid.
- ✓ **Optional** cover for commercial use - an additional premium paid with the policy schedule endorsed to show cover for use of your gun (s) for commercial purposes.
- ✓ **Optional Worldwide cover** specific dates for overseas travel will be shown on the policy and an additional premium paid.



### What is not insured?

- ✗ Guns not listed on the schedule
- ✗ If your gun is insured on a second hand value basis (I on the schedule) an excess of 10% for guns 5-10 years, 15% for guns between 10 and 15 years ,20% for 15 and 20 years and 30% excess for guns over 20 years old.
- ✗ Ammunition, clay pigeons and other forms of target or perishable goods, clothing, traps and other equipment not listed in the policy.
- ✗ Damage to insured items arising from manufacturer default, in warranty period or recall
- ✗ Theft from unattended building unless force used to enter or exit the premises.
- ✗ Theft from unattended vehicle unless you follow Home Office guidelines and there is physical evidence of damage to the vehicle.
- ✗ Accessories not defined in the policy wording
- ✗ The excess as shown in your policy schedule.
- ✗ Deliberate damage or neglect
- ✗ Not following manufacturer instructions including cleaning, maintenance resulting in damage including barrel blow out or failing to secure chokes
- ✗ Wear and tear
- ✗ Cosmetic damage where safety/ operation of gun not affected
- ✗ Undamaged parts of the gun e.g. fore end where stock is damaged
- ✗ Cost of transportation/ delivery relating to a claim.

- ✗ Damage due to use of inappropriate ammunition.
- ✗ Costs or expense as a result of not being able to use the insured items.
- ✗ Theft from your control unless physical force or threat used against you.
- ✗ Any claim where the insured item is being used by anyone other than the insured unless agreed with us in writing
- ✗ Damage relating to upgrades/customisation unless noted on the policy
- ✗ Repairs not authorised by insurers
- ✗ Loss Use of insured items for business/ commercial (unless additional premium paid).
- ✗ Any Public Liability insurance



### Are there any restrictions on cover?

- ! You must be a member of the Association shown on the policy schedule.
- ! Be over 18 years of age to take out the policy
- ! A permanent resident within the UK
- ! A holder of a valid shotgun or firearms certificate appropriate to the items insured with us.



### Where am I covered?

- ✓ Cover is offered for United Kingdom but worldwide cover can be purchased with an additional premium and dates clearly shown on the policy schedule.



### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### When and how do I pay?

You can pay your premium as a one-off payment annually. Payment can be made by calling 01892 506884 or via PayPal at [sales@newmooninsurance.com](mailto:sales@newmooninsurance.com).



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

## Making a claim

If you need to make a claim, please obtain a claim form from [www.newmooninsurance.com](http://www.newmooninsurance.com) or by calling the office number below. You should look to complete and send to us the completed claim form no later than 31 days after the event. You may contact us in the following ways;

- Calling us on 01892 506884
- Emailing us at [claims@newmooninsurance.com](mailto:claims@newmooninsurance.com)
- Writing to us at Newmoon Insurance Services Ltd, The Pantiles Chambers, 85 High Street, Kent, TN1 1XP

On all correspondence please tell us your policy number shown on your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

### Complaints regarding the SALE OF THE POLICY

Name: Newmoon Insurance Services Ltd  
Address: The Pantiles Chambers, 85 High Street, Tunbridge Wells, Kent, TN1 1XP  
Tel: 01892 506884  
Email: [enquiries@newmooninsurance.com](mailto:enquiries@newmooninsurance.com)

### Complaints regarding CLAIMS

Name: Customer Relations Department UK General Insurance Limited  
Tel: Email:  
Address: Cast House Old Mill Business Park Gibraltar Island Road Leeds LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

**On all correspondence please tell us you are insured by Newmoon Insurance Services Ltd and provide the policy number shown in your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).