

Summary of Cover Available

About this Summary of Cover

These summary sheets provide key information only about insurers and procedures for **Birdcover, Photocover or Musicover according to which insurance information you have requested**. These sheets do not contain the full terms and conditions of the insurance. That information can be found in the policy wording. A copy of the policy wording is available on request. If you are in any doubt as to the cover afforded you should consult Golden Valley Insurance Services. **WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER**

About the Insurer

Birdcover, Photocover and Musicover are underwritten by Certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule when your documents are issued.

How to Cancel this Insurance

If you decide that you do not wish to proceed then you can cancel this insurance by writing to Golden Valley Insurance Services within 14 days of either:-

- The date you receive your policy documentation; or
- The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund any payment you have made.

How to make a claim under this Insurance

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Golden Valley Insurance Services as soon as possible.

Golden Valley Insurance Services, The Olde Shoppe, Ewyas Harold, Herefordshire, HR2 0ES
Tel: 0800-015-4484 Fax: 01981-240451 Email: gvinsurance@aol.com

The claims service is available 24 hours a day 365 days a year. Outside office hours of 9 a.m. to 5 p.m., our answering machine is on. Leave a message and we'll get back to you as soon as the office is open again.

At the time of making a claim, you will be asked:-

- Your name and address and policy number
- General details of the claim and a claim form will be sent to you for completion.
- In some cases, loss adjusters may be appointed.

Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Golden Valley Insurance Services.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:-

Complaints Department

Lloyd's
One Lime Street
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law

Your Total Peace of Mind

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit