

Changes to this policy

The change (endorsement) below is made to the Bay Union Prestige policy wording with effect from the date stated in the policy schedule.

Reason for endorsement:

- To amend the safe warranty clause to apply whilst the item is not in use, specifically under the Contents section of the policy.

How we settle your claim section

Under the heading “*Warranties*” the following applies:

- Existing clause changed

Safe warranty

Jewellery and watches insured under the Contents section – You have to keep each item of jewellery or watches valued in excess of the limit stated in the schedule, in a locked safe that is fixed to the building when the items are **not in use**. If this is not the case, the payment will be limited to the amount stated in the schedule.

Jewellery and watches insured under the Fine Arts section – You have to keep each item of jewellery or watches valued in excess of the limit stated in the schedule in a locked safe that is fixed to the building when the building is unoccupied, or alternatively, the items **should be worn or carried by you** at the time of the loss. If not the payment will be limited to the amount stated in the schedule.