



EVIDENCE OF INSURANCE: METROPOLITAN SAFE DEPOSITS LTD

The following insurance has been arranged by Bluefin Insurance Services Limited for Metropolitan Safe Deposits Limited:

'ALL RISKS' OF PHYSICAL LOSS OR DAMAGE EXCLUDING TERRORISM

Insurer:	Lloyds Underwriters
Policy Number:	B0799NS422220j
Inception date:	1 st July 2016
Expiry date:	30 th June 2018
Property Insured:	All property whilst in Safe Deposit Boxes, and whilst in the care, custody or control of the Assured.
Standard Limit:	£10,000 per box If you wish to increase the limit above £ 10,000 then please contact your Metropolitan Safe Deposit branch.
Exclusions:	Loss of cash, currency, bills of exchange and money orders in excess of 10% of the value of other property contained in the safe deposit box
Situation:	Whilst in your box at the premises of Metropolitan Safe Deposit

Cover is subject to the standard Metropolitan Safe Deposit Conditions.

This document is provided to you for information only. The issue of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between the insured and insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto.

Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned or by the insurers.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy/policies described herein is subject to all terms, conditions or exclusions of such policy/policies.

If you have any further questions relating to this insurance cover that Metropolitan Safe Deposits are unable to answer then please feel free to contact:-

Celia Griffiths - celia.griffiths@bluefingroup.co.uk or 0208 781 9235
Account Executive

Nick Barker - nick.barker@bluefingroup.co.uk or 0208 781 9200
Account Handler

Both work for Bluefin Insurance Services Limited, who arrange the above insurance

Frequently Asked Questions:-

- What does the insurance cover?**
 All sources of loss or damage unless specifically excluded by the policy.
 Major exclusions include: War, Radioactive Contamination and Explosive Nuclear Assemblies, Terrorism, any Property more specifically insured under another policy
- Do I need to declare what items I store in my box?**
 No. Insurers will only need to know what was stored in response to a claim
- How do I prove what items are stored?**
 Maintaining an up to date list of items, potentially with corresponding photographic evidence will facilitate claims and prove what was stored.
- How do I prove the value of items stored?**
 Determining the value depends on the type of item. Some will be taken at current market value while others will need proof of purchase. Ideally for old and unique items something that constitutes a professional valuation certificate. Unfortunately sentimental value is not considered in settlement of claims.

- What specialist items are included under the policy?**

Item	Settlement Value
Gold/Silver Coins	Value at time of loss
Investment Diamonds	Value at time of loss
Artworks and Antiques	Agreed value (requires valuation evidence)
Cash <i>(Where it represents 10% or less of the value of the property in the box)</i>	Value at time of loss
Treasury, local authority bills, certificates of deposit, commercial paper, medium-term noted and bankers notes	Cost of obtaining replacement records. <i>(Loss of value or financial losses as a result of documents being unavailable are not covered)</i>

- What items are not covered?**
 Anything listed under Metropolitan Safe Deposits Limited Terms and Conditions, Item 12.1 & Item 18.4
- What is the maximum level of cover that can be obtained per safe deposit box?**
 £ 500,000 per box. If you require higher levels of cover then you can consider purchasing an additional safe deposit box and splitting your goods or source your own private insurance
- What do I do in the event of a claim?**
 Inform Metropolitan Safe Deposit of the circumstances as soon as possible and they will refer it to Bluefin