

### **Clarification of time limits and reporting requirements**

In the event of your notifying a theft\* or damage incident, further clarification of time limits and reporting requirements are as follows:

The Claims Procedure requires you to contact the Administrator within 48 hours of discovering the incident in respect of all claims and in the event of a theft\* you are also required to notify the appropriate local police authority within 24 hours of discovering the incident and obtain a Crime Reference Number\*\* and a copy of the Police Report.

Furthermore, in the event of an incident occurring outside of the United Kingdom, you are required to contact the Administrator within 48 hours of returning to the United Kingdom.

*\*extended to include loss only in the event that your original Certificate specifically referenced loss as being covered under Section 1 "The Insurance" of that Certificate.*

*\*\* where loss cover is provided then a Lost Property Reference Number will be required.*

As per your Certificate of Insurance your policy bears an excess. The excess amount applicable to your claim would be noted on your claim form. Citymain Administrators Ltd collects your insurance premium and, where applicable, excess payment as an agent of the Insurer and we would advise you that the Syndicate at Lloyd's responsible for underwriting your insurance is Lloyd's Syndicate 5820. It's registered office is Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup, Kent, DA15 7EX and it is authorised and regulated by the Financial Services Authority, entered on their register under number 226696.