



NOBLE
SECURITY BOX INSURANCE

Safe Deposit Box Insurance Policy

Welcome to your Insurance Policy from Noble Security Box Insurance

We are delighted that you have chosen to insure with Noble Security Box Insurance. We hope that you will be happy with your cover and the service we provide.

It is important that you read this document carefully to ensure that you have bought the right insurance product for your needs. This document is divided into sections to make it easier to find what you need. These documents form a legal contract between you and us and they should all be read together:

- This Policy booklet sets out the terms and conditions of this insurance contract.
- Your schedule together with any Endorsements give details of what you are insuring and any special conditions which apply, in addition to those in the Policy booklet.
- Your Statement of Fact provides you with a copy of the information you provided to us to arrange the Policy for you.

It is important that you check that the information you provided to us in your Statement of Fact is correct. If any information is wrong, please tell us as soon as possible. Incorrect information could affect your cover, result in your claim not being paid or even invalidate your insurance.

If the Policy doesn't provide you with the insurance cover you need, please contact us or your insurance intermediary straight away.

If you need to contact us:

T: 0121 423 1000

E: enquiries@noblesecuritybox.co.uk

P: Jubilee House, Long Bennington Business Park, Long Bennington, Newark, NG23 5JR

Noble Security Box is a trading name of Noble Insurance Services Ltd, authorised and regulated by the Financial Conduct Authority; reference number 305884. Noble Security Box is responsible for arranging your Policy with the Insurers shown in your Policy Schedule.

Thank you for choosing Noble Security Box Insurance.

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Important Information

How to Make a Claim

If You want to make a claim under this Policy, please contact Us as follows:

By writing to: Noble Security Box, Jubilee House, Long Bennington Business Park, Long Bennington, Newark, NG23 5JR

By telephone: 0121 423 1000

By email: claims@noblesecuritybox.co.uk

Things You must do

You must comply with the following conditions. If You fail to do so, We may not pay Your claim or any payment could be reduced.

1. You must tell Us as soon as possible giving details of what has happened.
2. You must provide Us with any information We may ask for.
3. You must inform the police as soon as possible following any loss caused by malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
4. You must not admit liability or offer or agree to settle any claim without Our written permission.
5. You must take all reasonable care to limit any loss, damage or injury.
6. You must provide Us with a valuation or receipt to evidence the value and age of each item.
7. You must provide Us with a detailed list of the items stored in the Safe Deposit Box and photographic evidence.
8. You must retain ownership of Your property at all times. We will not take ownership of, or accept liability for, any of Your property unless We agree with You in writing in advance to do so.
9. You must make the centre or bank aware immediately of any loss, damage or destruction.

Information You provide to Us

You must take reasonable care not to make any misrepresentation or provide untrue or misleading information when You take out this Policy or renew it.

Changes to the information You provide

You must take reasonable care not to make any misrepresentation or provide untrue or misleading information when You take out this Policy or renew it.

Fraudulent Claims

- a. If You make a fraudulent claim under Your Policy, We:
 - I. will not be liable to pay the claim; and
 - II. may recover from You any sums paid by Us to You in respect of the claim; and
 - III. may by notice to You treat the contract as having been terminated with effect from the time of the fraudulent act.

- b. If We exercise Our right under clause a. III. above:
 - I. We shall not be liable to You in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to Our liability under Your Policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - II. We need not return any of the premiums paid.

Nothing in this clause is intended to vary the position under the Insurance Act 2015.

How to cancel this Policy

You can cancel this insurance at any time by contacting Us.

We can cancel this insurance by giving You 30 days' written notice. We will only do this for a valid reason, examples of valid reasons are:

- A change in risk occurring which means We can no longer provide You with insurance cover
- If You do not supply any information or documentation that We have asked for.
- If You have not paid the premium.
- Threatening or abusive behavior or the use of threatening or abusive language.

Cooling-off period

This Policy has a cooling-off period of 14 days from either:

- The date You receive this Policy, or
- The start of the period of insurance shown in the Schedule whichever is the later.

Refund of Premium

If We pay (or have agreed to pay) any claim, in whole or in part, then no refund of premium will be allowed. If We haven't paid (or agreed to pay) any claim, in whole or in part, then:

- If We or You cancel this Policy You will be entitled to a refund of any premium paid, subject to a deduction for any time for which You have been covered. This will be calculated on a proportional basis. For example, if You have been covered for 6 months and the period of insurance shown in the Schedule is for 12 months, the deduction for the time You have been covered will be half the annual premium. Noble Security Box charge a fee of £25.00 to cover the administration cost of cancellation. Any broker fees are not refundable.
- If You cancel this Policy within the cooling-off period We will return to You all of the premium paid without any deduction.

Sanction Limitation

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which the subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

How to make a complaint

If You have cause for complaint, You should let Us know. We strive to provide an excellent service to all Our customers but occasionally things can go wrong. We take all complaints seriously and will do Our best to resolve all customers' problems promptly.

Please contact Us as follows:

Noble Security Box
Jubilee House
Long Bennington Business park
Long Bennington,
Newark
NG23 5JR

Telephone: 0121 423 1000

By email: enquiries@noblesecuritybox.co.uk

Please quote the reference number or claim number, as appropriate, in any correspondence.

What We will do in the event of a complaint

Following a full investigation, a nominated representative will attempt to resolve the complaint and reply with a decision within 3 working days after receipt of the complaint. In cases requiring a more detailed investigation, Your complaint will be passed to Your Insurers for full investigation.

If, after making a complaint, You feel that the matter has not been resolved satisfactorily, then You may contact:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 0234 567 (normally free for land line users)

Telephone: 0300 1239 123 (charged at the same rate as 01 or 02 numbers on mobile phone tariffs)

Website: www.financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect Your rights under this insurance, but if You are not an eligible complainant, then the informal complaint process ceases.

Financial Services Compensation Scheme (FSCS)

Your Insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from FSCS if the Insurers are unable to meet their obligations to You under this insurance contract.

If You are entitled to compensation from FSCS, the level and extent of compensation will depend on the nature of this insurance. Further information about FSCS is available on their website: www.fscs.org.uk or You can write to them at PO Box 300, Mitcheldean, GL17 1DY.

Definitions of Key Words

The following expressions shall have the meanings set out below wherever they appear in this Policy. Words in the masculine include the feminine and vice versa. Words in the singular include the plural and vice versa.

Computer System: Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by You or any other party.

Cyber Act: An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident:

- I. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- II. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Data Breach:

- I. The theft, loss, access to, acquisition of, or unauthorized or unlawful use or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit or payment card information, health information, biometric data or any other type of non-public information, involving access to, processing of, use of or operation of any Computer System; or
- II. The violation of any statute, regulation, common-law, or any other law regulating or protecting access to collection, use or disclosure of, or failure to protect any non-public confidential or personal information in the form of electronic data.

Endorsement: An amendment to the Policy or to a condition of the Policy which supplements or modifies its terms. It may be added when the Policy is issued or after the Policy has inception.

Excess: The amount of money You will have to pay towards the cost of a claim. We will deduct such excess from each claim You make under this Policy. The amount of the excess is shown on Your Schedule.

For example: If the sum insured shown on Your schedule is £1,000 with a £250 excess applicable, if You were to have a valid claim for £1,000 under the Policy, You would pay £250 and We would pay £750.

Fidelity Cover: Losses that incur as a result of fraudulent acts by employees or proprietors of a bank or Safe Deposit Box Centre.

Immediate Family: means the legally recognised spouse (or partner), children or siblings of the insured named in the Schedule.

Insurers: The Insurers as detailed in the Policy Schedule.

Key Cover: Cost of replacement keys or locks for the Safe Deposit Box number specified in this Policy Schedule.

Money: All currency which includes traveller's cheques, cash, bonds, money orders or other securities belonging to You.

Mysterious Disappearance and Unexplained Loss: Loss of insured items where there is no evidence of theft or any other cause or reason why the insured items are missing.

Policy: The contract of insurance between you and us consisting of this policy wording, the policy schedule and any written endorsements or extensions.

Policy Period: The term of duration of the Policy. The policy period encompasses the time between the exact hour and date of the Policy inception and the hour and date of expiration.

Safe Deposit Box: an individually secured container, usually a metal box that stays inside the safe or vault of a Bank or Safe Deposit Centre.

Safe Deposit Centre: a secure facility providing Safe Deposit Boxes for rental.

Schedule: This forms part of the Policy and includes the name of the Insured, the Policy Period, the sums insured, the Excess and any applicable Endorsements

Statement of Fact: The statement of fact details the information supplied by You when Your Policy was arranged. If any of this information is incorrect or changes, for example if You change Your Safe Deposit Box number, You must let Us know as soon as possible.

Securities: Stocks, bonds, notes, debentures, limited partnership interests, oil and gas interests, and investment contracts. Please note this would be the cost of replacing documentation not the physical value of this.

Terrorism: Any act of terrorism (including the use or threat of violence) of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence or overthrow any government (whether by right or not) and/or putting the public or any section of the public in fear.

War:

- War
- Invasion
- Act of foreign enemies
- Hostilities or warlike operations (whether or not war is declared)
- Civil war
- Rebellion
- Revolution
- Insurrection
- Civil commotion assuming the proportions of or amounting to an uprising
- Mutiny or usurped power

We/Our/Us: Noble Security Box a trading style of Noble Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority No 305884. Noble Insurance Services Ltd (the cover holder) acts as agents for the underwriters (the Insurers).

Wear Cover: Extended cover for items while You are carrying them, wearing them or while the items are inside a locked safe.

You/Your: The Insured named in the Policy Schedule or members of their Immediate Family.

Policy Terms

What is Covered

In return for payment of the premium shown in the Schedule, We agree to insure You, subject to the terms and conditions contained in or endorsed on this Policy, for:

All risks of physical loss or physical damage (unless shown elsewhere in this Policy as not covered) to the following items:

- Securities
- Gold
- Silver
- Other Precious Metals
- Precious Stones
- Coin Collections
- Stamp Collections
- Money
- Bonds
- Jewellery
- Watches
- Other physical and tangible items of value

Cover is only provided while the items are inside the buildings of the premises of the Safe Deposit Box Centre where the Safe Deposit Box number, as shown in the Policy Schedule, is located and for which the Insured provided the address when purchasing this Policy. The address of the Safe Deposit Box Centre is also held on file by Noble Security Box.

Key Cover

You are covered for the cost of replacement keys or locks for the Safe Deposit Box Number specified in the Schedule. Cover is limited to one claim in each Policy Period up to a maximum of £250. Before replacing locks, all reasonable endeavours must be made to locate lost keys. The Excess does not apply to Key Cover.

Wear Cover - Optional

Wear cover is included only if a Wear Cover Sum Insured is shown in Your Schedule.

Cover is provided for up to a maximum of 30 calendar days in each Policy Period within the United Kingdom. The Wear Cover Excess is shown on Your Schedule.

We will only cover Your insured items while You are carrying them, wearing them or while the items are inside a locked safe.

What is Not Covered - Policy Exclusions

We will not cover:

- The Excess as shown in the Schedule.
- Any event which happened before the start of this Policy.
- Theft, fraud or dishonesty committed by You.
- Fees and expenses incurred by You in the preparation of a claim.
- Fines or penalties, punitive or exemplary damages of whatsoever nature.
- Any items stored outside the safe deposit box centre where the Safe Deposit Box number, as shown in the Schedule, is located unless a Wear Cover Sum Insured is shown in the Schedule. Wear Cover is subject to the additional exclusions shown below.
- Mysterious Disappearance and Unexplained Loss.
- Cryptocurrencies or any other digital assets.

We will not cover any loss, damage, liability, cost or expense directly or indirectly caused by:

- Natural ageing, gradual deterioration, inherent vice, latent defect, rust, oxidation, warping, shrinkage, mould, insects, corrosion.
- Aridity, humidity, exposure to light or extreme of temperature unless such loss is caused by storm, frost or fire or other sudden unforeseen event.
- Confiscation, nationalisation, requisition or destruction under the order of any government or public or local authority.
- Cyber Act, Cyber Incident or Data Breach, including the loss, destruction, damage, distortion, erasure, corruption, alteration or failure of electronic data, hardware or software from or by any cause.
- Seepage, pollution or contamination unless caused by a sudden, identifiable, unintended and unforeseen accident occurring and discovered within 7 days of the accident during the period of insurance.
- Any consequence of War.
- Misuse of any property insured under this Policy.
- Terrorism.
- Ionising radiations from or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear component thereof.
- Any weapon or device employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
- Any chemical, biological, bio-chemical, or electromagnetic weapon.

If Wear Cover is purchased then in addition to the above exclusions, the following exclusions also apply:

- The Wear Cover Excess as shown in the Policy Schedule.
- Cover will not exceed the Wear Cover Sum Insured listed in Your Policy Schedule.
- The maximum amount payable to any one declared customer shall not exceed £100,000 in all during the Policy Period, regardless of the number of boxes rented.
- No cover is provided for Money.
- There is no cover for items outside the Safe Deposit Box unless You are carrying them, wearing them or while the items are inside a locked safe.

Data Protection and Privacy

How We Use Your Data

Your privacy is important to Us and We are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how We use the information We collect about You and how You can exercise Your data protection rights.

This Privacy Notice will help You understand the following:

- Who are We?
- Why do We collect and use Your personal information?
- Where else do We collect information about You?
- Will We share Your personal information with anyone else?
- Which decisions made about You are automated?
- How long will We keep Your information?
- Your information is incorrect what should You do?
- What are Your rights over the information that is held by Noble Security Box?
- How You can contact Us about this Privacy Notice.

Who are We?

Noble Security Box is a trading style of Noble Insurance Services Ltd, part of Noble Insurance Group Ltd, and We provide insurance and insurance services as an Insurance Intermediary.

Why do We collect and use Your personal information?

As an insurance intermediary, We need Your personal information to understand the insurance cover You require.

We'll use this information (e.g. Your name, address, telephone number and email address) to communicate with You.

We need to use Your information to create a quote for You, allowing You to buy insurance products from Us. When buying a product from Us, You'll also need to provide Us with details of the items You wish to be insured.

We may need to check Your information with external companies/organisations (e.g. credit reference agencies, criminal conviction checks and sanctions lists).

When buying certain products, sometimes We will ask for special categories of personal data (e.g. unspent convictions).

Once You become a customer, We'll need to take Your payment details to set up Your cover. This could be direct debit, credit or debit card information or Your bank details if You pay by BACS or cheque.

If You need to claim against Your insurance Policy, We will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, We may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application, We may be provided with equivalent or substantially similar information relating to other proposed beneficiaries under the Policy. You agree that You will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require Us to meet certain conditions before We are allowed to use Your personal information in the manner described in this Privacy Notice. To use Your personal information, We will rely on one or more of the following grounds:

- **Performance of contract:** We need to use Your personal information in order to provide You with the Policy (which is a contract of insurance between You and Us), and perform Our obligations under it (such as making payments to You in respect of a claim made under the Policy).
- **Consent:** In certain circumstances, We may need Your consent unless authorised by law in order to use personal information about You which is classed as special categories of personal data.
- **Necessity to establish, exercise or defend legal claim:** If You, or We, bring a legal claim (e.g. a court action) against the other, We may use Your information in either establishing Our position or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require Us to use Your personal information in certain ways.
- **Legitimate Interests:** We will also process Your personal information where this processing is in Our legitimate interests. When relying on this condition, We are required to carry out a balancing test of Our interests in using Your personal information (for example, carrying out analytical research), against the interests You have as a citizen and the rights You have under data protection laws. The outcome of this balancing test will determine whether We can use Your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to Your interests in carrying out this balancing test.

Where else do We collect information about You?

We will receive details about You from other people or companies. For example:

- Given to Us by someone who applied for an insurance product on Your behalf (e.g. a safe deposit centre) where You have given them the permission to do so; or
- Lawfully collected from other sources (e.g. credit reference agencies, sanctions lists, Claims and Underwriting Exchange or fraud prevention databases) to validate the information You have provided to Us.

We request those third parties comply with data protection laws and to be transparent about any such disclosures. If You would like some further information, please contact Us.

Will We share Your personal information with anyone else?

We do not disclose Your information outside of the Noble Insurance Group except:

- Where We need to check the information provided to Us before We can offer You an insurance product (e.g. reference agencies).
- Where We are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention).
- Where We provide insurance services in partnership with other companies.
- In the event that We are bought, or We sell any business or assets, in which case We will disclose Your personal information to the prospective buyer of such business or assets.
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself.
- Within Our group for administrative purposes.
- As required in order to give effect to contractual arrangements We have in place with any insurance company through which We have arranged this Policy for You.

- If We appoint a third party to process and settle claims under the Policy on Our behalf, in which case We will make Your personal information available to them for the purposes of processing and settling such claims;
- With Our third-party service providers (including hosting/storage providers, research agencies, technology suppliers etc.)
- Sometimes Your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that Your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If You would like further information, please contact Us.

Storage and security of personal data

We maintain commercially reasonable physical, electronic and procedural safeguards to protect your personal information in accordance with applicable data protection laws.

Which decisions made about You will be automated?

Before We can offer You an insurance product or service, We may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** - this process calculates the insurance risks based on the information that You have supplied. This will be used to calculate the Premium You will have to pay.
- **Credit Referencing** - using the information given, calculations are performed to evaluate Your credit rating. This rating will help Us to evaluate Your ability to pay for the quoted products and services.
- **Sanction Checks** - using the information given We will check someone is not subject to a financial sanction as they will appear on HM Treasury's asset freezing list.
- **Automated Claims** - some small claims may qualify for automated processing, which will check the information You provide, resulting in a settlement or rejection of Your claim.

The results of these automated decision-making processes may limit the products and services We can offer You.

If You do not agree with the result, You have the right to request that We perform a manual reassessment using the same information that You originally provided. If You wish to do so, please contact Us.

How long will We keep Your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide You with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of Your personal information for a specific purpose is based on Your consent, it will be kept for as long as We continue to have Your consent.
- Where, for a limited period of time, We are using some of Your information to improve the products or services We provide.
- For as long as Your information is required to allow Us to conduct fraud and/or criminal checks and investigations.

Your information is incorrect, what should You do?

If You hold a product or service with Us and think that the information, We hold about You is incorrect or incomplete, please contact Us or Your insurance intermediary and We will be happy to update it for You.

What are Your rights over the information that is held by Noble Security Box?

We understand that Your personal information is important to You, therefore You may request the following from Us:

- Provide You with details about the personal information We hold about You, as well as a copy of the information itself in a commonly used format.
- Request Your personal information be deleted where You believe it is no longer required. Please note however, We may not be able to comply with this request in full where, for example, You are still insured with Us and the information is required to fulfil the conditions of the insurance contract.
- Request an electronic version of the personal information You have supplied to Us, so it can be provided to another company. We would provide the information in a commonly used electronic format.

Request to restrict the use of Your information by Us, under the following circumstances:

- If You believe that the information, We hold about You is inaccurate, or;
- If You believe that Our processing activities are unlawful, and You do not want Your information to be deleted.
- Where We no longer need to use Your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
- Where You have made an objection to Us, pending the outcome of any assessment We make regarding Your objection.

Object to the processing of Your data under the following circumstances:

- Where We believe it is in the public interest to use Your information in a particular way, but You disagree.
- Where We have told You, We are using Your data for Our legitimate business interests and You believe We shouldn't be (e.g. You were in the background of a promotional video, but You did not agree to be in it.)

In each case, We will stop using Your information unless We can reasonably demonstrate legitimate grounds for continuing to use it in the manner You are objecting to.

If You would like to request any of the above, please contact Us and submit a written request. To ensure that We do not disclose Your personal information to someone who is not entitled to it, when You are making the request, We may ask You to provide Us with:

Your name;
Address(es);
Date of birth;

Any Policy IDs or reference numbers that You have along with a copy of Your photo identification.

All requests are free of charge, although for requests for the provision of personal information We hold about You We reserve the right to charge a reasonable administrative fee where, We believe an excessive number of requests are being made. Wherever possible, We will respond within one month from receipt of the request, but if We don't, We will notify You of anticipated timelines ahead of the one-month deadline.

Please note that simply submitting a request doesn't necessarily mean We will be able to fulfil it in full on every occasion – We are sometimes bound by law which can prevent Us fulfilling some requests in their entirety, but when this is the case We will explain this to You in Our response.

If You have any queries regarding Our Privacy Notice, please contact Us and We will be happy to discuss any query with You. Our Privacy Notice will be updated from time to time so please check it each time You submit personal information to Us or renew Your insurance Policy.

How You can contact Us about this Privacy Notice?

If You have any questions or comments about this Privacy Notice, please contact:

**The Data Protection Officer
Noble Security Box
Jubilee House
Long Bennington Business Park
Long Bennington
Newark
NG23 5JR**

You may also email Us at enquiries@noblesecuritybox.co.uk.