

Mobile Phone Insurance Master Certificate

This is to certify that in accordance with the authorisation granted to the undersigned and in consideration of the premium specified herein, the said underwriters are hereby bound to insure in accordance with the terms and conditions herein or endorsed hereon.

This risk has been accepted by:

AmTrust Europe Limited

IN WITNESS WHEREOF this certificate has been signed this 6th day of April 2017:

A handwritten signature in black ink, appearing to read 'M. Le...' with a flourish at the end.

for and on behalf of
Voyager Insurance Services Ltd.
13-21, High Street,
Guildford,
Surrey,
GU1 3DG.

THE SCHEDULE

The master certificate holder is authorised to collect premium from the insured persons and issue evidence of insurance documents as attached, including any endorsements that may be agreed by Voyager Insurance Services Ltd.

Certificate number	Mobile Phone Insurance
Name of master certificate holder	Philip Williams & Co Insurance Management on behalf of Cheshire Police Federation
Address	35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW.
Persons authorised to bind	Mr Philip Williams, employees and agents of the master certificate holder to whom he shall delegate such authority.
Insured persons	Serving & retired member & partner. All persons that are entitled to be insured in accordance with the terms and conditions shown in the attached evidence of insurance and that have paid the appropriate premium, as declared to insurers.
Period of master certificate	12 months as at 1 st May 2017.
Territorial limits	The United Kingdom. Cover is extended to worldwide for a maximum of 31 days in any rolling period of 12 months starting from the commencement date of this insurance.
Cancellation clause	In the event of non-payment of premium by the master certificate holder, this certificate may be cancelled by the underwriters, or Voyager Insurance Services Ltd. acting on behalf of underwriters, by giving seven days' notice in writing to the master certificate holder at the address stated in the schedule. Notice shall be deemed to be duly received by post if sent by recorded delivery post to the correct address.
Cover	As shown on the specimen evidence of insurance.
Premium	Net rates (excluding Insurance Premium Tax) as detailed in the attached rating schedule. All premiums to be remitted monthly to Voyager Insurance Services Ltd. together with Insurance Premium Tax calculated at 10% (or as may be amended by H.M Government) of gross premium paid by clients.

Main policy details

Theft, accidental damage, accidental loss and breakdown cover

You are covered against the repair or replacement cost of *your mobile phone* in the event of *theft, accidental loss, accidental damage or breakdown* whilst in *your* possession or that of *your spouse* (if included in *your* policy schedule) during the *period of insurance* subject to the *limit of liability* of the *insurer*

Products to be included - Any mobile phone up to £1,000 original purchase price

Age - Handsets up to 8 years old

Accessories excluded

Territorial limits - The United Kingdom. Cover is extended to Worldwide for a maximum of 31 days in any rolling period of 12 months starting from the commencement date of this insurance

Tax on claims - VAT included

Claims to be recorded within 30 days of loss

Sums insured

Limit of indemnity - £1,000

Compulsory excess - £75.00 of each and every claim

Monthly net premium payable to Voyager, excluding IPT

As agreed with the Broker