

Returns Insurance

This is a summary of the insurance cover provided by Beazley Marine UK. The full terms and conditions are contained on your Returns Insurance Certificate. It is important that you read this document carefully. Further copies are available on request.

Type of insurance

Provided that you have also arranged shipping insurance for the same goods, this insurance will cover the costs of returning your goods to the original supplier or merchant that you originally purchased them from if you wish to return them and the supplier agrees to accept the return. In addition, the goods will be insured against loss or damage for the return journey under the terms of the Shipping Insurance Certificate. However, you will only qualify for free return provided that:

- a) You obtain agreement from the original merchant/supplier that they will accept the return and they issue you with an RMA (Return Merchandise Authorisation). You will have to contact the original merchant or supplier to obtain the RMA.
- b) You notify Bundlebox within 7 days of the delivery of the Insured Goods to you.
- c) You must return the goods in their original packaging.

Complaints Procedure

Beazley Marine UK's objective is, at all times, to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Therefore should you have any query or complaint regarding this insurance please contact either your usual Insurance Adviser or the Compliance Officer, Beazley Furlonge Limited, Plantation Place, 60 Great Tower Street, London, EC3R 5AD. Please always quote the Policy number.

Should you remain dissatisfied, then you can refer the matter to the Complaints Department at Lloyd's. Please contact: Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA
Tel: +44 (0)20 7327 1000 Fax: +44 (0)20 7626 2389

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the Complaints Procedure. This Complaint Procedure is without prejudice to your right to take legal action.

Duty of Disclosure

Before you enter into a contract of insurance with Underwriters, you have a legal duty to disclose to Underwriters every matter that you know or could reasonably be expected to know which is relevant to Underwriters' decision to accept the risk of insurance and on what terms.

You have the same duty of disclosure before you renew, vary, extend or reinstate a contract of insurance.

Your duty does not require you to disclose a matter:

- That diminishes the risk accepted by Underwriters.
- That is of common knowledge.
- That Underwriters know, or in the ordinary course of business, should know.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk

Law and Practice

The Policy is subject to English Law and Practice and to the exclusive jurisdiction of the English courts.

Insurer - Beazley Marine UK

Beazley Marine UK underwrites this insurance on behalf of Beazley and Others, Syndicates 2623/623 at Lloyd's. Beazley Marine UK is the trading name of Beazley Solutions Limited, which is a wholly owned subsidiary of Beazley Plc. Beazley Solutions Limited is an appointed representative of Beazley Furlonge Limited, which is authorised by the Financial Services Authority.

Beazley Marine UK acting on behalf of
Beazley Syndicate 2623/623 at Lloyd's
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