Collective.

Insurance, reimagined
for the things you love.

POLICY DOCUMENTS · MAY 2026

Terms of Business

Collective Cover LTD, 4th Floor, 107 Fenchurch St, London EC3M 5JF

Telephone: 020 4621 7674
Email: hello@collectiveinsurance.co.uk

This document sets out the terms upon which Collective Cover LTD ("we", "us", "our", or "Collective") agrees to provide insurance services to you and contains details of our regulatory responsibilities.

By applying for insurance on our website and / or by telephone you agree to these terms and have read and understood the terms and conditions.

The insurer may from time to time change its policies or conditions, this could be due to changes to law or regulation relevant to our business. Accordingly, from time to time the terms of business may need to be updated or amended without prior notice to you.

If you renew your cover with the insurer or purchase a new product or service from us you will be agreeing to the Terms of Business attached to that product or service, which may differ from this one. Please contact us if there is anything in these Terms of Business you do not understand or if you have any questions regarding your relationship with Collective.

About Us

Collective is a trading name of Collective Cover Ltd (Company number: 16756197) registered offices at 4th Floor, 107 Fenchurch St, London EC3M 5JF. Collective Cover LTD is an Appointed Representative of Advent Solutions Management Limited, authorised and regulated by the Financial Conduct Authority (No 308751).

Whose Products do we offer?

This policy is underwritten by Great American International Insurance (UK) Limited. Great American International Insurance (UK) Limited, registered address 32 Queen Square, Bristol BS1 4ND, is registered in England as Company No. 02714031, and is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

This can be confirmed at https://register.fca.org.uk/

Services

You will not receive any advice, and we will not make any recommendations when arranging your insurance. We may, however, ask some questions to narrow down the selection that we will provide details on. You will then need to make your own choice about how to proceed and whether a particular product meets your insurance needs.

Statement of Demands and Needs

This product meets the demands and needs of customers wishing to purchase all risks loss or damage insurance to cover photographic or musical equipment whilst in or away from the home anywhere in the UK; with the options to extend to worldwide cover and for mechanical breakdown as required.

Material facts disclosed by you

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which the insurer will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy. If you fail to disclose information or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid.

Your duty to provide information

It is your duty to take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may result in your policy being cancelled, treated as if it never existed, or a claim being rejected or not paid in full.

It is important that all statements you make on proposal forms, claim forms, and other documents are complete and accurate. If a form is completed on your behalf, you must check that the answers are true and accurate before confirming.

Failure to provide requested information could invalidate your insurance cover and may result in part or all a claim not being paid.

Warranties and Conditions Precedent

Your policy contains warranties and conditions precedent which must be complied with in full. Failure to comply may result in claims not being paid and/or the policy being cancelled from inception, even if the breach is unrelated to the loss.

Conditions precedent may require actions to be completed before cover applies. If these are not met, the cover will not be in force. Please read all policy documentation carefully and contact us if anything is unclear.

Payment Arrangement

Payment of premium is due before cover commences or otherwise as stated under the terms and conditions issued to you. Failure to pay premiums due will mean your insurance policy might not commence or that it will be cancelled. In the absence of any other agreement, the non-payment of premiums may be taken as instruction to cancel cover. We collect and hold insurance premiums as an agent of the insurer. Premiums received by us will be treated as having been received by the insurer.

Our Earnings and Fees

We arrange the policy with the insurer on your behalf. We receive commission from the insurer which is a percentage of the total annual premium.

If the type of policy we sell reaches specific profit targets the insurer may also pay us an additional bonus. Commissions earned are non-refundable in the event of cancellation of the policy or termination of our services.

We will charge you for work incurred in handling your insurances. These charges apply if You instruct us to arrange insurance, carry out a mid-term adjustment, renewal, cancellation or other work on your behalf. Any additional charges if applicable, will always be notified to you in advance of them becoming due. The fees are payable at the time of the transaction that it relates to. All fees are retained by us and are not payable to the insurer.

We charge the following fees for arranging and administering your policy. These fees are separate from your insurance premium (which may include Insurance Premium Tax).

- → New Business Fee: £20 - payable when your policy first starts
- → Renewal Fee: £20 - payable at each renewal
- → Mid-Term Changes: No fee for amendments, cover changes or updates to your equipment list

Refunds & cancellations

Our fees are not refundable, including if you cancel within the cooling-off period, as they relate to services already provided. Any premium refunds (if applicable under your policy) will be calculated in accordance with the policy terms.

How fees are collected

Fees are collected at the same time as your premium using your chosen payment method.

Complaints Handling

It is our intention to give you the best possible service but if you do have any questions or concerns about **this insurance**, you should contact us at:

Email: complaints@oneadvent.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response. We will consider claims about our service as part of the sales process and are also authorised to deal with complaints relating to the terms and administration of the policy.

If you have any questions or concerns about the **handling of a claim** or wish to make a complaint about a claim, you should contact the claims administrator, the contact details are:

Head of Claims
Great American International Insurance (UK) Limited
One Temple Quay,
Temple Back East,
Bristol, BS1 6DZ
Email: GAUKcomplaints@gaig.com

How we will handle your complaint

We are committed to resolving any complaints fairly and promptly. Striving to minimise your inconvenience, we will listen to your concerns and will seek a solution with you. The member of our team whom you first contact will discuss your complaint with you and identify what we can do to put it right. The more information you can provide, the quicker we can try to fix the problem.

If we can resolve a complaint by close of business on the third working day following its receipt, we will close the complaint and send you a resolution letter within three (3) working days of receipt of your complaint. Sometimes, we will not be able to resolve a complaint right away. If so, we will acknowledge your complaint in writing within five (5) working days. On these occasions, we aim to resolve matters within four weeks.

If your complaint is particularly complicated, it may take longer to remedy. In this case, you will receive a letter from us giving you reasons for the delay and an indication of when we expect to resolve your complaint.

If together, we cannot reach an agreement by the end of eight (8) weeks, we will issue our final response letter, which will explain our final position.

How to refer a complaint to the Financial Ombudsman Service

Alternatively, at any stage, you may have the right to refer your complaint to the Financial Ombudsman Service who can review complaints from eligible complainants, including (but not limited to) consumers, sole traders and certain businesses with turnovers of £6.5 million or less.

The Financial Ombudsman Service
Mail: Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

This complaints procedure does not affect any legal right you have to take action against us.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. You may be entitled to compensation from the scheme. Further information is available from the FSCS who can be contacted by telephone on 0800 678 1100 or 020 7741 4100 and by email via their website at: www.fscs.org.uk/contact-us/.

Contracts (Rights of Third Parties) Act 1999

Your instruction to us to set up an insurance policy on your behalf forms a contract between you and your insurer. This insurance does not give rights to any person other than you unless your policy document states otherwise.

Governing law and jurisdiction

All quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the English courts unless your policy document states otherwise.

United Kingdom only

The information on our website is directed only at UK residents. The products and services we sell are only available to UK residents.

Telephone calls

Collective may record or monitor telephone calls you make to us for training purposes and with the aim of improving the services that we provide to you.

Electronic communications

During our relationship, we will use e-mail, sometimes attaching further data in electronic form. In communicating with us you accept the inherent risks of this method of communication, which include the risk of interception or unauthorised access, the risk of corruption and the risks of exposure to viruses and other harmful software. Any instructions or communication via e-mail cannot be considered notification to us unless receipt is acknowledged by us; this does not include an automatically generated reply. We have virus-checking systems, but you will still be responsible for checking any e-mail sent to you. You will also be responsible for checking that messages are complete. Should a dispute occur between us, both of us agree that this form of communication represents legal evidence and Collective's systems represent the definitive record of electronic communications between us.

Severability

If any part of these Terms of Business is or becomes illegal, invalid or unenforceable then that part shall be deemed to be removed from these Terms of Business and shall not in any way affect the legality, validity or enforceability of the remaining Terms of Business.

Entire agreement

This document and any amendment constitute the entire terms on which we will transact general insurance business with you and no alteration will have effect unless issued or agreed by us in writing.

Privacy and data protection

We take the safety of your personal information very seriously. We process information about you in accordance with our Privacy Policy. Please see our Privacy Policy for full details of how we hold and process any personal data submitted to us by you on your behalf.

If you have any questions regarding any of our policies or you'd like to change your cover, please call us on 020 4621 7674 or email us on hello@collectiveinsurance.co.uk

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