



Magnet Insurance Services Ltd  
Newark Beacon  
Cafferata Way  
Newark  
NG24 2TN

Tel: 01636 858249  
Email: [info@magnetinsurance.co.uk](mailto:info@magnetinsurance.co.uk)

Mr Nigel Hoskison  
9 St Agnes Close  
Studley  
B80 7JQ

2-October-2025

Dear Mr Hoskison

Re: Collection Insurance - Certificate Number: MR157658

Thank you for your payment of £213.84 in respect of the above policy.

Please find enclosed your:

- \* Insurance Schedule / General Conditions / Statement of Facts.
- \* Policy Wording

Cover is based upon the information provided to us and subject to the enclosed documents. Please carefully check that all the information is correct and that the cover and sums insured provided meet your needs. Let us know immediately if you find any errors or omissions. Please pay particular attention to the Insurance Schedule, General Conditions and Statement of Facts, all of which form the basis of your insurance contract with Ansvar Insurance.

Please do not hesitate to contact us if you have any questions, otherwise we look forward to being of service to you again.

Yours sincerely

Tony Bound  
Director

Email: [tony.bound@magnetinsurance.co.uk](mailto:tony.bound@magnetinsurance.co.uk)

# Model Railway Insurance

Arranged by Magnet Insurance Services Ltd  
Newark Beacon, Cafferata Way  
Newark, NG24 2TN  
Tel: 01636 858249

Date of Issue: 2 October 2025

## Collection Insurance Schedule

Attaching to and forming part of Master Policy Number BPP 2256191 and written upon policy form FA07 (07/18).  
Subject to the terms and conditions of the policy, the insurance is for the period shown.

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**Certificate Number:** MR157658

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**Policyholder:** Mr Nigel Hoskison

**Postal Address:** 9 St Agnes Close  
Studley  
B80 7JQ

**Insured Address:** 9 St Agnes Close, Studley, B80 7JQ

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**Period of Insurance:** 25/09/2025 to 24/09/2026 inclusive.

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Section	Excess (Unless another amount is stated by endorsement or in the policy wording)	Sum Insured or Limit of Indemnity
1 Model Railway Collection	£100	£35,000
2 Public and Products Liability	£100	NOT OPERATIVE

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**Annual Premium:** **£213.84** including insurance premium tax and a £10.00 policy administration fee

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**See Special Conditions attached.**

## Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office PLC is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by contacting us.

## Fraud Prevention

We need to carry out fraud and anti-money laundering checks and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

## Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at [www.ansvar.co.uk/privacypolicy](http://www.ansvar.co.uk/privacypolicy) or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW or on 0345 6073274 or email [compliance@ansvar.co.uk](mailto:compliance@ansvar.co.uk).

UW166.1 (FPN) 06/18

## **NOTICE TO POLICYHOLDERS**

### **NEW GENERAL EXCLUSION: TERRITORIAL EXCLUSION (PROPERTY)**

Please note that from the policy inception, or the first renewal date of your policy, on or after the 1<sup>st</sup> May 2023, we need to make some changes to your policy.

As a result of the conflict within Ukraine, changes in the property reinsurance market now requires us add a new territorial limits general exclusion to all of our insurance products. This is to ensure contract certainty and be clear we do not provide any insurance cover to any person resident of, or any entity located in, or any property located within, the regions of Belarus (Republic of Belarus), Russian Federation or Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions).

The new general exclusion does not apply to any liability, reputational risks or PR crisis communication, professional indemnity, trustees' and directors' indemnity, personal accident, legal expenses, or cyber cover sections where available under the policy you have chosen.

The new general exclusion will not apply if we are required to provide such cover by action of the law or regulation. In such circumstances if the policy you have chosen has a policy general condition for 'Sanctions', this general condition will continue to apply.

This clarification is shown as an additional policy general exclusion for 'Territorial Exclusion (Property)', now added to your policy. Please see endorsement 340 Territorial Exclusion (Property) - General Exclusions, shown in your policy schedule.

## THE CONTRACT OF INSURANCE

- This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we/us/our).
- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
- Any policy issued will be governed by the law of England unless your home address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
- We will communicate with you in English at all times.
- Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them
- Our policy cover is underwritten by Ecclesiastical Insurance Office plc

## STATEMENT OF FACTS

- 1) You are 18 years or over, a UK resident and confirm that you, or any other person living with you do not have an occupation, business or profession within those listed below:
  - a) dealers in antiques / art / coins / stamps / second-hand goods
  - b) debt collectors / money lenders / pawnbrokers
  - c) entertainment industry
  - d) professional sports
  - e) gambling industry
  - f) jewellers / precious stone merchants
  - g) market traders / scrap metal merchants
- 2) You confirm that you or any other person living with you, have not been:
  - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act can be ignored), other than motoring offences
  - b) the subject of any unsatisfied County Court Judgement, bankruptcy or insolvency
- 3) You confirm that you or any other person to be insured:
  - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to breach of a policy condition, or due to non-disclosure or misrepresentation of a material fact, or due to claims or losses, or due to non-compliance with risk improvement requirements
  - b) are not aware of any circumstances that might give rise to a claim
  - c) have not had any claim(s) or uninsured loss(es) or incurred any liability, for any of the risks to be insured (other than under this policy), within the last three years other than as notified to us prior to the inception of this policy
- 4) You confirm that your home is:
  - a) your main residence lived in by you and your family (plus up to two paying guests) and is normally occupied at night
  - b) used for residential purposes and not used for business other than for office work or childminding
  - c) in England, Scotland, Wales, Northern Ireland, Isle of Man or the Channel Islands
  - d) kept in a good state of repair and will be so maintained
  - e) self-contained with its own lockable entrance door under your sole control
  - f) not within 400 metres of a watercourse
  - g) not in a flood plain
  - h) not in an area where a flood warning is currently in place
  - i) free from any signs of subsidence, heave, landslip or from structural movement or cracking

UW810.4 07/18



**Ansvar Insurance**  
Ansvar House  
St. Leonards Road  
Eastbourne, East Sussex  
BN21 3UR

Arranged by:



## Special Conditions