Wine2Insure Bonded Warehouse Storage Insurance

A guide on how to use the website to apply for, amend and cancel insurance policies.

Introduction:

Wine2Insure provides insurance for wine stored in select bonded warehouses. Cover up to £500,000.00 is <u>only</u> available through the website. If your insured amount exceeds this, we can provide you with a bespoke quotation. Simply fill out the bespoke field on the website or call us on 01306 740 555 during business hours.

Our insurance is subject to the <u>Terms and Conditions</u> and <u>Terms of Business</u> found on the website.

We take steps to protect your personal data using secure TLS 1.2, 256 Bit encryption at the quote stage. Our payment provider, Worldpay, handles all of your sensitive card details. They follow the Payment Card Industry Data Security Standard (PCI DSS) which is the industry standard to allow merchants in the UK to transact online card business. It is, however, recommended that you ensure that your device is secure and free from viruses and malicious software.

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How to apply for an insurance policy.

The website allows you to purchase your own insurance. The website is available 99% of the time and is easy to use. Simply navigate to the <u>instant quote form</u> and fill in some of your personal details.

You will need to complete most elements of the form. If you find that you have filled out the form but the "Submit" button does not function, you may have missed one of the mandatory elements which are:

- The bonded warehouse where your wines are stored,
- The currency,
- The amount to be insured,
- Your first name,
- Your surname,
- Address line 1,
- Town/City,
- Post Code,
- Country (selected from a list in the drop down box),
- Your email address,
- Your phone number.

If you have filled in all of the above required fields, you may have forgotten to click the 2 boxes in "Part D" which acknowledge that you have read to and understood the Terms of Business and Key Facts documents.

On the next page, we will see what a completed form should look like.

Part A - Where is your wine stored?*

Select the Bonded Warehouse where your wine and/or spirits are stored from the dropdown list

LCB -Vinothèque - Burton upon Trent

The current level of cover is indicated by a dot.

Part B - What level of cover do you require?*

We offer 7 levels of standard cover, if required select another currency, then choose the level of cover you require. For a higher value of cover, select **Level 8** from the list below, entering the value of insurance cover needed.

Currency selector *

Great British Pounds (£)

- Level 1 up to GBP (£) 20,000
- O Level 2 up to GBP (£) 50,000
- O Level 3 up to GBP (£) 75,000
- Level 4 up to GBP (£) 100,000
- $^{\odot}$ Level 5 up to GBP (£) 150,000
- Level 6 up to GBP (£) 250,000
- Level 7 up to GBP (£) 500,000

Level 8 - greater than > GBP (£) 500,000

Enter value greater than 500,000 (£), no commas and full stops.

Only fill out this part of the form if you require insurance beyond £0.5m The Wine2Insure system will automatically generate an insurance quotation for levels 1-7. If you have selected Level 8, a bespoke quotation will be be prepared for you and sent to the email you enter in Part C.

*All fields are required. If you accept our insurance quote, your contact details will be passed to the Worldpay portal as part of the transactional data and therefore need to be accurate. If you are unsure as to the value of wine in storage, we recommend you obtain a professional valuation in order to select the appropriate level of insurance cover.

Part C - Your Details

If you are acting on behalf of a company or organisation please enter the trading name below otherwise leave blank

Company Name (if applicable):

Anthony Wakefield and Co Ltd

Your Title:

Mr

First Name*:

Cyrus

v

Surname*:

Wakefield

Address*:

South House

21 - 37 South Street

Dorking

Surrey

RH4 2JZ

United Kingdom

Email Address*:

cw@anthonywakefield.com

Phone or Mobile*:

01306740555

Part D - Get Your Insurance Quote *

To proceed, tick the boxes below then submit your quote request.

- I have read and I understand Wine2insure's Terms of Business.
- I have read and I understand Bonded Wines and/or Spirits Insurance Key Facts.

Click the submit button to procced once the form is complete. Ensure that your details are correct. You will be sent policy documents and payment related emails to the email address you provide to us. It is your responsibility to monitor this email account as important information is sent at regular intervals. You may then complete the submit button. You will be redirected to a page showing the details of your cover, displaying an instant monthly quote for your insurance. You will also receive an email with your quote which should be valid for 30 days.

Your Insurance Quotation

Thank you for using Wine2insure for your quotation, please check details below are **accurate and complete**^{*} and the level of cover is suitable for your needs. If any information shown below is incorrect, please amend and resubmit.

To proceed with the quotation provided - select **Buy Insurance**, you will then be connected the Worldpay portal, this will take your first months premium via debit or credit card. This will also activate a monthly subscription. Further payments will be taken on the same day each month until the policy is cancelled.

* If you choose to accept the quote, your contact information will be passed to Worldpay as part of the payment validation process.

Wine2insure - Bonded Warehouse Insurance Quotation

Storage Location and Cover Level	Your Details	
Bonded Warehouse: LCB -Vinothèque - Burton upon	Name: Cyrus Wakefield	
Irent	E-mail: cw@anthonywakefield.com	
Standard Level of Cover: 1	Address: South House, 21 - 37 South Street, Dorking,	
Bespoke Cover Request: No	Surrey, RH4 2JZ, GB	
Value of Cover Required: £ 20,000	Telephone: 01306740555	
Based on the information provided your monthly premium will be:		
£3.67 (inc tax)		
Amend Quote	Buy Insurance	

To proceed with the quote, click on the yellow "Buy Insurance" button. Payment of premium is automatically made monthly from a credit or debit card. To amend your details, click the green "Amend Quote" button. You will then be redirected to the Worldpay payment gateway. An example is shown below:

WorldPay	
Help FAQs Security	
	Secure Payment Page Please review your purchase details, then select a payment method to continue. Select language English O Regular FuturePay agreement O Description Wine2Insure Insurance Subscription Date of first payments: 2017-February-02 Individual payments GBP 3.67 (Adjustable by merchant) Interval between 1 Month payments: Agreement cancellation Agreement cancellation Any time possible: O
	Select your payment method MasterCard MasterCard Visa Maestro Visa Maestro JCB Cancel S payments powered by For help with your payment visit the: WorldPay Help.
	WorldPay WorldPay (UK) Limited © 2012

Worldpay only supports Mastercard, Visa, Maestro and JCB for this transaction. Look at the logo on your card and choose the relevant payment method on the

website by clicking on the logo.

Unfortunately, we do not support American Express (AMEX). Payments will be taken in the currency you chose at the quote stage.

This part of the website is secured by strong encryption. It is compliant with the Payment Card Industry Data Security Standard (PCI DSS).

On the next page, we will look at the card payment form...



You will need to ensure that your card details are entered accurately, including changing the cardholder name if necessary.

As a part of the fight against fraud, you are required to complete a challenge to prove that you are a human using the website under the "Cardholder validation" section. If you click the box, you may simply be presented with a green tick in the box as per the example below:

However, you may be required to solve a challenge such as the example below:

These challenges are simple enough for us, but fool robots. Just follow the instructions and click "Verify" when complete. Your challenge may differ from the example above.

Once you have completed the challenge, click the "Make payment" button to complete the transaction.

If your transaction is accepted, you should be redirected to the page below:

	Success! - we are now insuring your wine
Thank you, a subs	scription has been activated to pay your monthly premiums.
The first premium policy. To amend o processing. You m	will be taken in 24 hours time, then each subsequent month on the same day until you cancel the or cancel your insurance, simply navigate to the Customer Care page, to send us a request for nay also increase or decrease the level of cover you require.
	Insurance Certificate
Your insurance ce clicking the butto	rtificate has been issued, a copy will be sent to your email. You may also see an online version by n below:
	View Policy
We will continue to monitor payments premiums are paid	provide insurance cover for as long as we receive your monthly subscription. We will do our best to are received monthly and communicate payment failures. However, it's your responsibility to ensure in order for us to provide insurance for your wine.

Your policy schedule will be sent to your email address. However, you can view and save it from this page. Your first premium will be taken from your card shortly and the policy will continue to renew unless you cancel.

How to amend your card details through Worldpay.

Worldpay processes payments on our behalf. When you initiate the policy, you are forming a Futurepay agreement with us. This is similar to a direct debit, with payments collected from a debit or credit card instead of a bank account. The premium for your monthly renewal will be automatically collected. However, sometimes the premium will not be collected. The following instances describe why a payment might fail:

- Your card has expired/been cancelled.
- The credit limit on your card has been reached.
- Your card details have changed but your agreement has not been updated.

As you are responsible for ensuring that premiums are received, it is important that you monitor your emails. Any payment failures will be notified by an automatically generated email from Worldpay with the subject field: "FuturePay Payment Failure". If necessary, you should follow the advice in this section to update your card details as necessary. If you fail to pay your insurance premium, this could have an adverse effect in the event of a claim and may result in your claim not being paid.

When you start your policy, you will receive 2 emails from Worldpay. These have the following subject lines:

- WorldPay CARD FuturePay Confirmation
- WorldPay CARD FuturePay Account Details

It is important that you save these emails as they contain your username and password. Please do not delete these emails.

If you lose either of these emails, you can reset your credentials by clicking <u>here</u>. Otherwise, just get in touch with us and we will help you reset your details. To access the shopper management system, visit:

https://secure.worldpay.com/fp/jsp/common/login_shopper.jsp

You can then input your username and password to login. Passwords are case sensitive. The page should look similar to the below.

≫worldpay		00
	Please enter your login credentials below: Username Password Reset Log in Forgot your password?	
Copyright 2017 Worldpay		_

Once you log in, you should see a screen similar to the below:

⊚world pay	FuturePay	Shopper Home Page	e		Select Language 🔻 🕜 🙆 🔇
	Successfully retrieve User Agreements fo Edit your details	i agreements logged in. Last Login: 01 Jan 1970 00:00:00 pr user Log off).		
	Agreement ID	Created Date	Merchant Reference	Description	Status
	Contraction of Contra	01 February 2017 12:27:46 UTC	and the second sec	Wine2Insure Insurance Subscription	Operational
	1 agreements found				

To amend your card details, click the green, 8 digit number under the heading

"Agreement ID".

You should then be redirected to the page below:

If you click the green "Change Payment Details" button, you will be directed to a page which allows you to amend your card details.

⊚world pay	Change Card Details Select Language V	0
	Go back to agreement Go to home page	
	Change Payment Details	
	Enter your card details. You must fill in the fields marked with *. Card number*	
	Valid from T (month/year) Only enter if printed on your card	
	Expiry date* 01 2012 (month/year)	
	Issue number Only enter if printed on your card	
	Cardholder's name*	
	Submit	

When you have finished inputting your new card details, just click "Submit".

How to amend any other details including locations and sums insured.

There are a few things where Wine2Insure has to approve changes before they are made. If you want to amend your sum insured or the location of your wine, please use the contact forms on the Wine2Insure website by visiting https://wine2insure.com/customer-

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There are separate tabs for different requests. You can also request a policy cancellation or submit a claim through this page.

ubmit a Claim	Amend Cancel New General Policy Policy Policy Enquiry		
	Policy Amendment Request		
If you wish to amend the level of cover for your wine and/or spirits in storage, please complete and send the form below.			
	Please note: it may take up to 2 working days to process your request and adjust your Futurepay (Worldpay) subscription		
	Name *:		
	Cyrus Wakefield		
	Email Address *:		
	cw@anthonywakefield.com		
	Insurance Policy No *:		
	Enter policy number		
	Bonded Warehouse *:		
	LCB -Vinothèaue - Burton upon Trent		
	Currency selector *:		
	Great British Pounds (£)		
	New level of cover required * - select from options below:		
	• Level 1 - up to GBP (£) 20,000		
	 Level 2 - up to GBP (£) 50,000 		
	^O Level 3 - up to GBP (£) 75,000		
	^O Level 4 - up to GBP (£) 100,000		
	^O Level 5 - up to GBP (£) 150,000		
	^O Level 6 - up to GBP (£) 250,000		
	^O Level 7 - up to GBP (£) 500,000		
	Level 8 - greater than > GBP (£) 500,000		
	Enter value of cover required (£ \in \$)		
	The Wine2Insure system will automatically generate an insurance quotation for levels 1-7. If you have selected Level 8, we will prepare you a bespoke quotation, this will be sent to the email you enter above.		
	* All fields are required. If you are unsure as to the value of your wine and/or spirits in storage, we recommended you obtain a professional valuation in order to select the appropriate level of insurance cover.		
	Get Quote		

If you have any questions about this document, you can speak to us by phoning 01306 740 555 if you are in the UK. If you are outside the UK, please phone +441306 740 555. Please refer to your telecoms provider for charges when phoning this number.

Did you know that Wine2Insure is just one of the insurance services which Anthony Wakefield & Company Ltd provides? We can also cover UK risks such as:

- Private household
- Art and collections
- Commercial properties
- Antique and fine art dealers and auctioneers
- Health
- Travel

We provide a more personal and friendlier service. Why not visit our website:

http://www.anthonywakefield.com/ or give us a call on 01306 740 555?

Anthony Wakefield & Company Ltd

Fine Art & General Insurance Brokers

Connoisseur Policies Limited is registered in the UK as a company (03174402) with its registered office at 4 Guildford Road, Westcott, Dorking, Surrey, RH4 3NR. Connoisseur Policies Limited is a wholly owned subsidiary of Anthony Wakefield and Company Limited (01756254) registered at the same address. Connoisseur Policies Limited is an appointed representative of Anthony Wakefield and Company Limited; authorised and regulated by the Financial Conduct Authority through Anthony Wakefield & Company Limited (307545) and listed on the FCA register under 406715.