

Terms and Conditions of the SaferGems Service

1. Your Contract for the Service

Is with T H March & Co Limited, unless you are a full member of the NAG when it is with the NAG. T H March and the NAG have contracted the service to SaferGems.

2. Obligatory membership of the scheme

To ensure maximum benefit for the trade at minimum cost per premises, T H March and the Jewellers Block insurers it uses are making membership of the scheme an obligatory part of our insurance service. The NAG is similarly making it an automatic part of membership.

3. SaferGems' Obligations and Liabilities

SaferGems will take reasonable care to analyse data received, issue timely and appropriate alerts, and communicate and co-ordinate information for the police as appropriate.

However, because of the unpredictability of criminal activity, the variability of the data received from members of the scheme, and the uncertainties of interpretation of such data, it is not possible to guarantee the alert service will give adequate warning of criminal activity. For these reasons, and particularly to limit the cost of the scheme, the service has been set up on the basis that SaferGems, T H March and the NAG accept no liability for any form of loss, damage, death, injury, expense, loss of business or profit.

4. Exclusions from the SaferGems service

The service is limited to physical crime and suspected physical crime against member businesses by persons external to the business. It cannot handle theft from customers, disputes between jewellers, theft by staff, matters of legal liability, disputes with neighbours, landlords etc.

5. Confidentiality – SaferGems, T H March and the NAG

SaferGems will only use your contact data and any reports you submit for the purpose of the scheme. Your identity will not be revealed to other jewellers in the alerts issued, though it may sometimes be impossible to stop other local jewellers who are aware of an incident from drawing conclusions from an alert, particularly if any images are circulated.

SaferGems will sometimes need to disclose the identity of jewellers to the police when co-ordinating information.

T H March and the NAG will receive statistical information on the scheme and the same alerts as are issued to the trade. They will not receive copies of your reports.

6. Your Obligations of Confidentiality

Alerts received from SaferGems are the copyright of SaferGems, except to the extent of any images or text supplied by you.

Alerts, descriptions of suspects and images received can of course be shown to staff, but they must NOT be posted in a public position, copied to other businesses or posted on public websites or bulletin boards. To do so risks breaching the Data Protection Act and bringing the scheme into disrepute. Your staff must be instructed accordingly.

7. Termination

If the service has to be terminated for any reason, you will be notified by an announcement in the trade press.

SaferGems

A major new initiative against crime in the Jewellery, Antiques and Fine Art trades



The background to the scheme

Shoplifting and petty crime have long been a problem for all retailers. Local warning systems have evolved in many areas. These do not address the core problem for jewellers that some of the major crime against jewellers is carried out by specialist gangs who are often not local in origin.

Some crime prevention initiatives like Raidcontrol™, another national scheme which T H March helped introduce, are aimed at reducing cash robberies which are rarely a problem for jewellers.

With increased security at banks and building societies and other potential hold-up targets for cash, jewellers have in recent years become the target for increasingly serious crime. Coupled with rising crime during the 2008/9 recession, the sums paid out by insurers have risen substantially, yet there are limits to how far premiums can rise.

Many jewellers, whether prompted by insurers or not, responded with increased security. Whilst that is important, no security can totally abolish the risk.

Local police, with limited resources, often have insufficient information from the few crimes on their patch to make it worthwhile investigating crime against jewellers. It does not help that the exchange of information between police forces is minimal, and sometimes even closely guarded. This loses the ability to build composite information about raids in different police areas.

T H March and the National Association of Goldsmiths have therefore introduced a scheme to reduce crime.



Outline of the scheme

The SaferGems team will:

- Co-ordinate information from members on incidents and suspicious events.

Members will be provided with electronic reporting forms to encourage staff to record information in a structured manner. These can then be sent electronically to the team, but information is more important than the method of collection, so reports can also be submitted by fax or by phone.

- Send alerts to members on a local, regional or national basis as appropriate. These will identify methods of operation and describe criminals and suspects where appropriate.
- Co-ordinate data with existing police intelligence across forces to improve identification and ultimately the conviction of criminals.

The service has been contracted to an independent experienced team, the identity of which is being kept secret for security

reasons. The SaferGems team includes a serving police officer with access to police intelligence and direct links into all of the UK police forces.

THM and the NAG are confident that the SaferGems scheme will in time have a significant impact on losses. Over time it will assist jewellers to recognise and hopefully avoid hazardous situations, and assist the police to break up gangs of jewellery thieves at an earlier stage than at present. It will not prevent theft altogether, so a high standard of conventional security and alarms will still be required. In the short term it is unlikely to reduce premiums, but in conjunction with security improvements it should help limit any escalation of premiums.

In addition to the input from the SaferGems team, THM and the NAG would like to thank Cheshire Police and the Metropolitan Police Flying Squad for their ideas and support.

Geographical limits

The scheme will cover the UK, Isle of Man and the Channel Islands. It will not cover crime perpetrated outside these areas even

if against a UK business. At this stage the scheme will not extend to Ireland.

How to register to receive alerts

You need to follow these instructions so SaferGems can include you in their alerts.

If you are a full NAG member, you will be registered automatically. Details of your premises and contact details will be uploaded to the SaferGems secure website by the NAG. The NAG will send you a unique username and password to enable you to check and alter your data on-line. T H March cannot access your details on the NAG section of the site.

If you are insured by T H March on a jewellers' block policy or art and antique dealers' block, only a brief outline of your contact details will be loaded to the website. Your username and password will be

supplied separately. Please go on-line to update your e-mail and contact details, and add branch details if you have more than one premises. The NAG cannot access your details on the T H March section of the site.

Not every incident or suspicion passed to SaferGems will give rise to an alert. Alerts will only be issued where:

- there is a pattern of crime to report, or
- a warning is likely to be useful in preventing crime or
- SaferGems are seeking information on similar crimes which involve an identifiable criminal, suspect or MO (modus operandi / method of operation).

How to report incidents or suspicious activity

Wherever possible, please use the report form which is available at www.safergems.org.uk, www.jewellers-online/ or www.thmarch.co.uk/safergems. This helps ensure data is readily comparable with other events, aids computer matching, and keeps costs down. For the same reason, wherever possible please complete the form online.

In advance of any incident, encourage your staff to read the notes on "Description of Assaultants" which is also available from the

websites, so they will be more likely to note distinguishing features.

SaferGems may also be contacted:

- By phone on 0845 272 7802
- By fax to 0845 272 7803
- By e-mail to intel@safergems.org.uk

If your staff do not have direct access to the internet, print a small supply of forms for completion on paper.

Funding

If you are a full member of the NAG, the fee for the SaferGems service will be collected by the NAG along with their membership subscription.

If you are insured by T H March, you will be sent an invoice for the fee with your insurance renewal.

By spreading the cost of the service over all T H March and NAG members, the fee per

premises can be kept quite small. Where the cost of the service changes, T H March and the NAG reserve the right to alter the fee charged for future membership of the scheme.

To minimise the administrative cost of the service, no mid-term fees will be charged or returned in the event of the opening of new premises, closure of premises, or for the sale or closure of the business.