

## SUMMARY OF INSURANCE COVER

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**If you purchase the insurance arranged by us on your behalf for loss of or damage to your effects the insurance conditions set out below will apply. Please note that irrespective of whether or not you purchase this insurance our liability for loss of or damage to your effects is limited by our trading conditions which form part of our contract with you.**

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SUBJECT TO YOU GIVING US INSTRUCTIONS TO INSURE, we can arrange on your behalf insurance with Brit Insurance Ltd to cover physical loss or damage to your property within our "Open Cover" insurance arrangements as summarised below. You may inspect the policy at our office on request

### **TOTAL SUM INSURED**

As declared to us on the acceptance form. Unless confirmed in writing by us prior to the move the sum insured shall not exceed:

Household Removals & Storage: £50,000 any one customer

Office/Commercial Removals: £100,000 any one vehicle load

The sum insured can be increased on payment of an additional premium up to a maximum of £250,000 any one customer or vehicle load.

### **INSURED PERILS**

All Risks of physical loss or damage in transit or store anywhere in the United Kingdom, Northern Ireland, The Channel Islands, The Isle of Man, member States of the European Union, Scandinavia & Switzerland.

For Self Storage cover is restricted to fire, lightning, explosion, storm, flood, burst pipes, theft accompanied by forcible and violent entry or exit, riot, strike, civil commotion, malicious damage, impact by vehicles.

### **UNDER-INSURANCE**

It is a condition of the insurance that the sum insured represents the full total value of your effects. If you fail to declare the full replacement value of your effects, in the event of a claim you will only be entitled to recover from Insurers the proportion of the loss as the declared value bears to the total replacement value of your property.

### **BASIS OF CLAIMS SETTLEMENT**

The settlement of any claim shall be by replacement, repair and/or compensation, taking into consideration at underwriters option the age, quality, degree of use and consequent market value. This policy is not "new for old".

#### **Documents**

Where any claim includes loss of or damage to documents the basis of settlement shall relate to the reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

### **POLICY EXCESS**

Insurers will not pay the first £50 of each customer's claim.

### **PAIRS & SETS CLAUSE**

Where any items are part of a pair or set Insurers shall only pay for the actual items which are lost or damaged. No payment will be made by Insurers for any items which are part of a pair or of a set and which are not lost or damaged.

### **DUTY OF DISCLOSURE**

It is your responsibility to ensure that all material facts have been disclosed to Insurers i.e. any facts which may affect Insurers' view of the risk. If you are unsure of whether a fact which has not been detailed needs to be disclosed, it is recommended that details are provided to Insurers for consideration. Please also ensure that all the information provided by you are correct as these details will form the basis of the insurance contract between you and Insurers. If your circumstances change between the date you purchase the policy and the date when you require the policy to commence, please tell us. Incorrect information or failure to disclose all material facts could invalidate all or part of the cover and result in a claim being declined.

### **TIME LIMIT FOR CLAIMS NOTIFICATION**

All claims must be notified to the remover whether unpacked or not within 7 days of delivery of the property or in the case of non-delivery 7 days from when the property would normally be delivered unless a time extension is requested by you and agreed by us in writing.

If your goods become lost or damaged and you wish to make an insurance claim please notify us in writing.

### **CUSTOMER SERVICE**

If you feel we have not offered you a first class insurance service please write and tell us and we will do our best to resolve the problem.

In the unlikely event you remain dissatisfied, please write to The Compliance Manager Brit Insurance Ltd, 55 Bishopsgate, London EC2N 3AS Tel: + 44 (0) 020 7984 8600 Fax: + 44 (0)20 7984 8554

In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million. The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Helpline: 0845 080 1800 Switchboard: 020 7964 1000 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **EXCLUSIONS**

No cover is provided for the following

- (1) Jewellery, Watches, Precious Stones, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds except whilst in store in a locked safe or strong room.
- (2) Furs, perfumery, tobacco, cigars, cigarettes, wines, mobile phones, spirits and explosives. It is agreed, however, that cover will be provided for these items where they are part of a household or office removal or storage contract subject to a limit of £10,000 any one customer, any one job.
- (3) Livestock
- (4) Loss or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), inherent vice or latent defect.
- (5) Loss or damage caused by moth, insect or vermin unless from an external cause.
- (6) Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Remover.
- (7) Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicles or other conveyances.
- (8) Loss of data records other than cost of blank data carrying materials.
- (9) Any consequence of War, Invasion, Act of Foreign Enemy Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This exclusion shall not apply to overseas removals whilst the Customers' property is waterborne.
- (10) Loss or damage in respect of goods in storage caused by or resulting from Acts of Terrorism or any person(s) acting from a political motive. This exclusion shall not apply to storage in the ordinary course of transit as more fully set out in the Termination of Transit Clause (Terrorism).
- (11) Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage arising from an Insured Peril
- (12) Loss or damage or liability or expense directly or indirectly caused by or contributed to, by, or arising from:-
  - Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component thereof.
  - Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- (13) Loss or damage or expense directly, or indirectly, caused by or contributed to, by or arising from:-
  - Any chemical, biological or electromagnetic weapon.
  - The use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or other electronic system.
- (14) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- (15) Loss, damage, expense or liability of whatever nature arising directly or indirectly in connection with the use or operation of any computer or software as a consequence of any date change and/or any change or modification of or to any computer or software. Full wording of exclusion clause detailed in full policy wording.