

## SUMMARY OF INSURANCE COVER

**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.**

SUBJECT TO YOU GIVING US INSTRUCTIONS TO INSURE, we can arrange on your behalf insurance Underwritten 100% Certain Underwriters at Lloyds 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: GBP 125,000 any one customer  
Office/Commercial Removals: GBP 250,000 any one vehicle load  
Deep Sea: GBP 250,000 any one customer

### **INSURED PERILS**

All Risks of physical loss or damage in transit or store anywhere in the world excluding transits to and from:

Afghanistan, Angola, Cuba, Ethiopia, Iran, Iraq, Lebanon, Liberia, Libya, Myanmar, Nicaragua, Nigeria, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Uganda, Zimbabwe, and any other country where their local legislation decrees insurance must be effected locally, unless specially declared and accepted by Underwriters prior to shipment.

### **APPLICABLE OVERSEAS REMOVALS CLAUSES**

Institute Cargo Clauses 'A' (Full Conditions) and Institute Cargo Clauses 'B' (Restricted) Conditions.

Institute War Clauses (Cargo)

Institute Strikes Clauses (Cargo)

Institute Classification Clause

Insolvency Exclusion Amendment Clause

Institute Extended Radioactive Contamination Exclusion Clause

Institute Chemical, Biological, Bio-Chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause

Termination of Transit Clause (Terrorism)

Cargo Clause ISM

Cargo Clause ISPS

Sanction Limitation and Exclusion Clause

### **Owner Packed Goods – As above but excluding**

Breakage, scratching, denting, chipping, staining and tearing of owner packed effects unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance. Also excluding claims for missing items of owner packed cartons or packages unless an itemised valued list of contents of each carton or package is supplied by the owner prior to commencement of transit.

### **Restricted Conditions (Total Loss or Damage of the Entire Consignment)**

Cover is subject to the Institute Cargo Clauses (B), and the War Clauses, Strikes Clauses, Termination of Transit Clause (Terrorism), Classification Clause, Insolvency Exclusion Amendment Clause, Radioactive Contamination, Chemical, Biological, Bio-Chemical, Electromagnetic Weapons Exclusion Clause and Cyber Attack Exclusion Clause.

Cover is extended to include General Average, Jettison and Non Delivery or Theft of the entire consignment and further extended to include water damage howsoever caused.

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 GBP 75 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.

### **MISREPRESENTATION**

It is your responsibility to take reasonable care not to make misrepresentations to insurers. This requirement includes (but is not limited to) a requirement to disclose to us if you are unable to comply with any term of this document and/or any term in our trading conditions. This insurance may be voidable in the event of your deliberate or reckless or careless misrepresentation that, without the misrepresentation, the insurer would not have entered into the contract at all or would have done so only with different terms.

### **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. This is extended to read 30 days in respect of international shipments.

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

### **CUSTOMER SERVICE**

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you feel you have not been offered a first class service, please write and tell us and we will do our best to resolve the problem. You may alternatively, if preferred, contact the Insurance Administrator: Reason Global Insurance. 4<sup>th</sup> Floor, Lyndean House, 43-46 Queens Road, Brighton, BN1 3XB

If you are unable to resolve the situation and wish to make a complaint you can refer it to the Complaints Department at Lloyds who may, in certain circumstances be able to review the matter. Their address is:

Complaints Department, Lloyds, One Lime Street

London, EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

In the event that the Complaints Department is unable to resolve your complaint it may in certain circumstances be possible for you to refer it to the Financial Ombudsman Service at:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Tel No: 0845 080 1800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme**

Lloyds is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we cannot meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7<sup>th</sup> floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.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 and spirits. 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 GBP 10,000 any one customer, any one job.
- (3) Livestock, Explosives, Flammables
- (4) Any other goods which you are not permitted to submit for removal and/or storage under the terms of our trading conditions
- (5) Loss or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), inherent vice or latent defect.
- (6) Loss or damage caused by moth, insect or vermin unless from an external cause.
- (6A) Loss or damage caused by mould or mildew
- (7) Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Remover.
- (8) 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.
- (9) Loss of data records other than cost of blank data carrying materials.
- (10) 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.
- (11) 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).
- (12) Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage arising from an Insured Peril
- (13) 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.
- (14) 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.
- (15) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- (16) If at the time of loss there is other insurance in force this insurance shall only respond to the extent that losses are not recoverable under the other insurance.