

# Insurance for your Removal

**Insurance Protection for your Household Goods and Personal Effects, Antiques  
and Motor Vehicles Moving by Land, Sea or Air**

---

This insurance is arranged and administered by:

## **Basil Fry & Company**

**Claire House**

**Bridge Street**

**Leatherhead**

**Surrey KT22 8BZ**

**Tel: 01372 385985 Fax: 01372 385986**

---

Important Customer Information:

Please read the following pages before completing the accompanying Proposal Form

- About our Insurance Services
  - Demands and Needs Statement
  - Policy summary
  - Exclusions and Optional Coverage
  - How to complete the Proposal Form
  - Terms and Conditions of Insurance
- 

**Underwritten by**

**Royal & Sun Alliance Insurance plc**

*This insurance is arranged and administered by Basil E. Fry & Co. Ltd., Claire House, Bridge Street, Leatherhead, Surrey KT22 8BZ. Tel. 01372 385985 (FSA register No. 309678). Claims are handled by Removal Claims Service, Claire House, Bridge Street, Leatherhead, Surrey KT22 8BZ. Tel. 01372 385970.*

*Royal & Sun Alliance Insurance Plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority (FSA register No. 202323).*

*You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA by phone on 0845 606 1234.*

## About our Insurance Services

---

### 1. The Financial Services Authority (FSA)

---

The FSA is the independent 'watchdog' that regulates financial services. Although they do not regulate your Mover they do regulate Royal & Sun Alliance and Basil Fry & Co. Ltd. who require that we issue this document. Use this information to decide if our services are right for you.

---

### 2. Whose products do we offer?

---

- We offer products from a range of insurers
- We only offer products from a limited number of insurers
- We only offer products from a single insurer; Royal & Sun Alliance Insurance plc, St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.**

---

### 3. What will you have to pay us for our services?

---

- A fee.
- No fee.**

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

---

### 4. What to do if you have a complaint?

---

If you wish to register a complaint, please contact us;

In writing: Write to the Complaints Department, Basil E. Fry & Co. Ltd.,  
Claire House, Bridge Street, Leatherhead Surrey KT22 8BZ

By phone: 01372 385985

We will advise you of the way in which your complaint will be handled and who is responsible for replying to you. If your complaint is not resolved to your satisfaction you may be entitled to refer it to the Financial Ombudsman Service.

---

### 5. Are you covered by the Financial Services Compensation Scheme (FSCS)?

---

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## Statement of Demands and Needs

---

### Protecting your possessions during transit and /or whilst in storage

---

The following information about this policy sets out your (the customer) demands and needs with a summary of the cover provided under the policy, and the reasons we recommend it to you.

By accepting our offer to arrange insurance cover on your behalf, you are confirming that:

1. No other insurance policies are currently in place that would provide you with adequate insurance cover on the goods to be submitted for removal, transit and / or storage.
2. Your need is to insure your goods for their full value (at destination) whilst in-transit, e.g., during Packing, removal, transit and / or storage.
3. The actual value of the goods submitted for cover does not exceed the amount stated.

This (insurance) product is recommended to meet your demands and needs as it will provide cover for 'All Risks' of physical loss or damage to your goods whilst being removed and / or in transit and / or stored as part of a Removal Contract with your Mover.

---

### Your Right to Cancel

---

Once you have accepted the (insurance) offer and submitted the completed Proposal Form to us you may change your mind and cancel your instruction **within 14 days**. Should you wish to exercise your cancellation right, you must notify us in writing immediately.

**Important:** This cancellation right does not apply if the insurance contract has been fully completed before you exercise your right to cancel the insurance (in other words, if the goods insured have already been delivered you may not cancel the insurance after the goods are 'off risk').

---

### You will receive the following:

---

- **Quotation:** Our Statement of Price (e.g., quotation and / or contract) - this will show the cost or rate for the removal and / or storage contract, and the applicable insurance rate or premium.
  - **Policy Summary:** As detailed in the preceding pages. This contains very important information about the insurance terms, conditions and exclusions. Please read this carefully and contact us with any queries. Your particular attention is drawn to the main policy exclusions and additional cover options detailed under the heading 'Exclusions and Optional Coverage'. The Policy Summary does not contain the full terms and conditions of the insurance contract. These are in the accompanying 'Terms and Conditions of Insurance'.
  - **Acceptance of Quotation and Proposal Form:** An acceptance of quotation and/or contract, and/or Instruction form including a Proposal Form will be sent to you, for your completion and return to us if you decide to accept our offer.
  - **Certificate of Insurance:** Once we have received your Acceptance of our offer and completed Insurance Proposal form, we will issue and send you a Certificate of Insurance stating the main details of your insured consignment. Please retain this important document until the removal contract has been fully completed.
  - **Claim Procedure:** The Policy Summary will provide details of how to make a claim on the insurance. If you have any questions, please contact us.
- 

### Why Purchase Transit Insurance

---

Whilst great care is taken during the removal of your goods, there are many risks of loss or damage, which are beyond the Movers control. The Mover's liability for loss or damage is limited by their standard contract terms and conditions, which are incorporated into all removal, storage and shipping contracts. For these reasons, you are strongly advised to take out an All Risks insurance policy to protect you from the many risks to which your goods will be exposed during removal storage and transit.

If you do not take out adequate insurance, your recourse against the Mover and subsequent carriers or parties for loss or damage, if they are liable, may be limited. Other parties involved may include, for example, the shipping company or airline, other transport operators, the Port Authority and so on. These parties operate under separate contract conditions, or under international law or Conventions that may limit or exclude their liability. If a loss occurs at sea the shipping company may declare a General Average loss (which is the cost incurred by the carrier to preserve the vessel and it's cargo). In this case, you, as the "shipper" of the goods may have to "contribute" to the General Average loss incurred by the shipping company (this principle of contribution is an insurable risk and is covered by this policy).

## Policy Summary

The Mover with whom you have chosen to undertake the removal of your household goods has arranged a special insurance programme, which is underwritten by **Royal & Sun Alliance Insurance plc** and administered by **Basil E. Fry & Co Ltd**.

The Policy Summary DOES NOT contain the full terms and conditions of the Insurance contract. These are contained in the accompanying Terms and Conditions of Insurance at the back of this document.

---

### What does the Policy cover and what does it exclude?

---

This policy provides "All Risks" of physical loss or damage cover for Door-to-Door International transits of your goods arranged by the Mover, including periods of storage whilst in professional warehousing by or arranged by the Mover, subject to the terms and conditions of insurance detailed herein.

As with any insurance cover this policy incorporates certain exclusions, conditions and limits and these are summarised in the following 'Exclusions and Optional Coverage' section and further set out in the 'Terms and Conditions of Insurance' attached. Please ensure that you understand the terms and conditions prior to agreeing to take up coverage under this policy, to avoid unnecessary surprises later on, in the event you need to make a claim. You should also check with the Mover to ascertain if there is a policy 'deductible' (sometimes referred to as an 'excess'). If applicable, the terms of any deductible will be clearly set out in the Mover's quotation.

---

### How do I arrange cover through this Policy?

---

Please complete the enclosed Proposal Form. The basis of valuation of your goods, for this policy, should be the **new replacement cost at destination** for Household Goods and Personal Effects, and **market value at destination** for Antiques, Fine Arts, Motor Vehicles, Boats, Campers and Trailer. You may need to make some enquiries to establish the comparable cost of living between your present location and the country you will be moving to. If you 'undervalue' your goods (i.e., insure them for less than their full value) your claim, should you need to make one, would be reduced accordingly. Should you feel the Proposal Form is too restrictive, you may compile and attach your own valued list. Please note however, that you should still complete the information requested at the top of the Proposal Form, state the grand-total Insured Value and sign the declaration on page 2, returning both Proposal Form and valued list to the Mover.

**IMPORTANT:** Whether you choose to complete the pre-printed form or compile your own valued list, it is important to note that any item that is not declared and valued is NOT INSURED.

On receiving your completed Proposal Form, the Mover will send you a Certificate of Insurance document as evidence of the insurance contract.

---

### What happens if my insured goods are lost or damaged in transit?

---

In the event of loss or damage which might give rise to a claim under the insurance, notice must be given in writing by you to the Insurers representative (i.e., the Mover or the Insurance Agents, Removal Claims Service). The policy allows you 30 days from the date of delivery (or scheduled date if claim is for non-delivery) to provide full details of the items being claimed. You then have a further 60 days to provide the documentation to substantiate your claim. You will receive a claim form and detailed instructions on how to proceed.

In certain circumstances the insurers may appoint a Loss Adjuster. The adjusters' role is to examine the scenes of the losses and investigate circumstances giving rise to the claim. The adjuster will report to the insurers. The insurers will pay adjuster's fees. A Loss Adjuster will not assist in the preparation of a claim, but will advise you of what Insurers will require to consider the claim. You will be asked to substantiate your claim for damaged items by obtaining local repair or replacement estimates, and it is helpful if you are able to provide photographs of the damaged items.

**IMPORTANT:** If you fail to notify details of loss or damage within the time limits set out above, insurers may decline your claim, or you may prejudice your claim. For example, if the currency of the amount claimed differs from the currency in which you insured your goods, the exchange rate used by insurers to calculate settlement would be that prevalent at the time the Certificate of Insurance was issued.

Insurers, at their discretion, may agree to extend the time limits set out above to receive details of a claim, provided that such request for extension is made in writing within those time limits.

## Policy Summary (continued)

**CLAIMS NOTIFICATION:** Please contact the branch of the Mover who arranged the insurance on your behalf using the contact details previously provided or contact:

In writing: Removal Claims Services, Claire House, Bridge Street, Leatherhead, Surrey KT22 8BZ

By phone: 01372 385970

By fax: 01372 385971

---

### Duration of Insurance

The insurance cover commences at the time your goods are professionally packed at and /or collected from your origin residence or business location and continues during the ordinary course of transit, including customary transshipment, until the goods are professionally delivered to the final destination. For goods in transit to an international and/or overseas destination, which are placed into professional storage by or arranged by the Mover prior to delivery to final destination, coverage includes any interim storage for up to 60 days at origin and / or destination warehouse. Insurers will agree to extend Coverage on a monthly basis in consideration of an additional premium. This is not renewal of insurance, and it is important that requests for further storage extensions, beyond the initially included cover period of 60 days, are made to the Mover or Basil E. Fry & Co Ltd. in writing prior to the expiry of the 60 day period.

---

### Data Protection Act

In administering your insurance, insurers and their agents will follow the rules of the Data Protection Act when dealing with your personal information. Your details will be protected against unauthorised access. You have the right to see personal information insurers and their agents may hold about you. We recommend that you keep copies of the information you give to us. Your personal information may be shared with others, but only for the purposes of effecting insurance cover on your behalf and dealing with the claim, and for fraud purposes. This includes, but is not limited to passing information to insurance companies, loss adjusters, repairers and recovery agents.

---

### Compensation

Royal & Sun Alliance and Basil E. Fry & Co. Ltd are members of the Financial Services Compensation Scheme. This provides compensation in case a member, in specified circumstances, is unable to meet valid claims under its policies. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk)

## How to complete the Proposal Form

Please fill in all the (relevant) boxes on the Proposal Form. The 'Insured' is the person proposing the insurance (i.e., your full name). The 'date packed' is the date on which the removal work will commence. Indicate with a 'tick' in the boxes to signify 'Owner Packed' and / or 'Professionally Packed' as appropriate. Professionally packed means goods packed by the Mover. Owner Packed means goods packed by you or parties other than the Mover or his agent. Please tick the appropriate principle method of transport, e.g., Land, Sea or Air. Identify the name of the town or city that you are 'Moving from' and 'Moving to' and the destination Country.

---

### Household goods and personal effects should be insured for the new replacement cost in the country of destination

---

When listing the goods to be insured, you will need to have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped. List ALL goods and their new value at destination on the Proposal Form. You may choose to attach your own detailed valued list, or attach additional pages if there is insufficient space on the form. **Goods not declared and valued on the list are not insured.**

Please note that if you do not insure your goods for their new replacement value, you will be 'under-insured'. In the event of a claim for loss or damage, under-insurance may result in the insurer applying 'average' when assessing a claim. This means, for example, that for an item under-insured by 50%, the Insurers would only settle 50% of any repair cost. If that repair cost were higher than the declared value, Insurers would cap the settlement at that value. Similarly, if the claim were for a shortage (lost item), settlement would be capped at that declared value.

---

### Antiques, Fine Arts, Motor Vehicles, Boats, Campers and Trailers should be valued at the market value at destination, i.e., the value for which the same, or similar items could be purchased in an undamaged condition.

---

As above, the application of 'average' would apply in the event of under insurance.

---

### It is in your interest to provide as much detail as possible.

---

You will need to list the quantity of each item that you will be submitting for the move (in the column marked 'QTY') and enter the value of the item(s) in the column adjacent. For example, if you have 10 chairs in the dining room valued at £100 each you should write:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
10	Chairs	£1,000

However, if 2 of the chairs are worth, for example £200 each, then you should list, and if possible identify them separately as follows:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
8	Chairs (dining)	£800
2	Chairs (carver)	£400

Once you have listed all items, total the values in each column to produce a grand total.

---

### Insuring Shipping and Carriage Charges.

---

If you decide to insure your shipping and carriage charges (e.g., the moving expenses), the advantage is that in the event of an unfortunate occurrence such as your goods being totally lost or destroyed following a fire or vessel sinking, then in addition to receiving compensation for the loss of your goods, you would be able to recover the moving cost incurred.

Should you wish to take out this added cover, please enter the total charges paid to the Mover in the appropriate section of the Proposal Form.

---

### Please ensure that you sign and date the Proposal Form before returning it to the Mover

---



QTY	ARTICLE	VALUE
	<b>12. BEDROOM (MAIN)</b>	
	BED(S)	
	CHAIR(S)	
	BEDSIDE TABLE(S)	
	DRESSING TABLE(S)	
	CHEST OF DRAWERS	
	MIRROR(S)	
	RUG(S)	
	LAMP(S)	
	CURTAINS & BLINDS	
	BOOKCASE(S)	
	WARDROBE/ARMOIRE	

QTY	ARTICLE	VALUE
	<b>13. BEDROOM(S) (OTHERS)</b>	
	BED(S)	
	CHAIR(S)	
	BEDSIDE TABLE(S)	
	DRESSING TABLE(S)	
	CHEST OF DRAWERS	
	MIRROR(S)	
	RUG(S)	
	LAMP(S)	
	CURTAINS & BLINDS	
	BOOKCASE(S)	
	WARDROBE/ARMOIRE	

QTY	ARTICLE	VALUE
	<b>14. BATHROOM(S)</b>	
	TOILETRIES	
	MEDICAL SUPPLIES	
	PERFUME/AFTERSHAVE	
	RUGS, TOILET COVERS	
	TOWELS	
	LAUNDRY BASKET	
	RAZORS	
	HAIRDRYER(S)	
	CABINET/SHELVES	
	MIRRORS	

QTY	ARTICLE	VALUE
	<b>15. BASEMENT &amp; GARAGE</b>	
	WORKBENCH	
	TOOL BOX	
	HAND TOOLS	
	POWER TOOLS	
	LAWN MOWER	
	GARDEN TOOLS	
	PLANT HOLDERS	
	FURNITURE (PATIO)	
	LUGGAGE/TRUNKS	
	BBQ	
	BICYCLES	

QTY	ARTICLE	VALUE
	<b>16. MISCELLANEOUS</b>	
	CLOCK(S)	
	TELEPHONE/FAX	
	COMPUTER(S)	
	COMPUTER PRINTER	
	COMPUTER SUPPLIES	
	COMPUTER GAMES	
	VIDEO CAMERA	
	CAMERAS/LENS	
	MISC. CAMERA EQUIPMENT	
	PROJECTORS	
	RECORDS	
	TAPE(S)	
	CD(S)	
	VIDEO TAPES	
	DVD(S)	
	BOOKS	
	SEWING MACHINE	
	PICTURES & PAINTINGS	
	TOYS & GAMES	
	XMAS TREE/DECORATIONS	

QTY	ARTICLE	VALUE
	<b>17 - ANY OTHER ITEMS</b>	

<b>18. AUTOMOBILE</b>	
Year (Reg No.)	
Model	
Chassis Number	
Insured Value	
Non Factory installed auto accessories must be separately listed and valued	
ITEM	VALUE

	Insured Value		
	GBP£	US\$	Other
Household Goods			
Automobile			
Moving Costs			
<b>GRAND TOTAL</b>			

### OPTIONAL COVERAGE EXTENSIONS

Please tick the appropriate box indicated below for the required coverage. Failure to do so will mean this cover is not included.

- Mould and Mildew Coverage
- Electrical & Mechanical Derangement Coverage
- Pairs and Sets Coverage

### Data Protection Act

In administering your insurance, Insurers and their agents will follow the rules of the Data Protection Act when dealing with your personal information. Your details will be protected against unauthorised access. You have a right to see personal information insurers and their agents may hold about you. We recommend that you keep copies of the information you give to us. Your personal information may be shared with others, but only for the purposes of effecting insurance cover on your behalf, and dealing with a claim, and for fraud purposes. This includes, but is not limited to passing information to insurance companies, loss adjusters, repairers and recovery agents.

### Declaration of the Proposer

I declare that I have disclosed all material facts and understand that failure to do so could render the insurance void. I declare that the amounts stated above are the full value of the goods at destination. I confirm that I have declared all items that I wish to insure with all details requested. I have provided separately a detailed list of all owner packed items.

I have received and read the Terms and Conditions of Insurance, Demands and Needs statement and About our Insurance Services document which accompany this Proposal Form. I understand that the Proposal Form and Terms and Conditions of Insurance form the basis of the proposed contract between the Insurers and me.

Signature

Date

## Exclusions and Optional Coverage

The policy contains certain exclusions and conditions under which it will not respond to a claim. These are set out in the attached insurers 'Terms and Conditions of Insurance'. To help you understand the main policy exclusions and the benefits of taking out optional coverage extensions (where available), we provide explanatory notes below with a cross reference to the relevant clause(s) in the Terms and Conditions (T&C):

---

### **Mould and Mildew damage (due to atmospheric / climatic conditions) (optional coverage) T&C clauses 3.1 & 12.1**

---

This policy does not cover your goods for loss or damage caused by atmospheric or climatic conditions such as humidity, which can cause, for example, **mould and mildew**. Please note that whilst the Mover will take every possible precaution to protect your goods from this type of damage, it can, in certain circumstances, be unavoidable as goods travel through different climatic zones.

Optional coverage for loss or damage arising from mould and mildew can be purchased.

#### **The benefit of insurance coverage for Mould and Mildew damage:**

*This policy will be extended to cover loss or damage that is reasonably attributable to mould and mildew subject to the goods being professionally packed. Insurers maximum liability is restricted to 75% of the declared sum insured.*

---

### **Electrical, Electronic or Mechanical Derangement (optional coverage) T&C clauses 3.2 & 12.2**

---

If, on arrival at destination, an electrical or electronic item in this category is found not to be working, and there is no external evidence of damage to the item or its packaging, the policy will not respond to a claim.

Whilst the Mover will take every care to ensure that your goods are protected to withstand the normal rigours of transit, movement may affect certain electrical and electronic items with intricate components.

Optional coverage for protection against this type of loss can be purchased.

#### **The benefits of insurance coverage for Electrical, Electronic or Mechanical Derangement:**

*This policy will be extended to cover loss or damage which is caused by electronic and/or electrical and/or mechanical derangement provided the item does not exceed 6 years old and subject to the goods being professionally packed in accordance with the manufacturer's recommendations, wherever possible.*

**This optional coverage is NOT applicable to motor vehicles.**

---

### **Pairs and Sets clause (optional coverage) T&C clauses 4.4 & 12.3**

---

Where an item is part of a pair or set, Insurers will only pay for the actual part(s) that is lost or damaged. No payment will be made for articles that are not lost or damaged

Example:

A three-piece suite - comprising of one sofa and two armchairs - is included in your consignment. One chair is damaged in transit and requires re-upholstering. The policy will consider the cost of re-upholstering the damaged chair only, as Insurers are not liable to pay for items that have not been damaged.

Similarly, if an item from a pair or set were missing, payment of a claim would be made only for that lost item, and not for any remaining items from that pair or set which are unaffected.

Optional coverage for protection against this type of loss can be purchased.

#### **The benefits of insurance coverage for Pairs and Sets:**

*In the event of loss or damage to any item or items forming part of a pair or set, Insurers liability will be limited to a reasonable and fair reduction in value of the pair or set taking into consideration the importance of the affected item within the pair or set.*

*Note: Should Insurers agree to pay the total loss of the pair or entire set, they shall, at their option become their property.*

## Exclusions (continued)

In addition to the above exclusions (for which optional coverage may be purchased as described), the policy has other important exclusions to which we draw your attention:

---

### Financial Loss

---

The insurance DOES NOT COVER any financial loss arising from delays, damage or non-delivery of the consignment.

### Deterioration, Wear and Tear, Inherent Vice\*, etc.,

The insurance DOES NOT COVER loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (except where optional coverage for Mould and Mildew has been purchased), inherent vice\*, moth damage, and loss of data.

\* 'inherent vice' is 'the inherent nature of the goods to become easily destroyed', e.g., by breakage, leakage, spontaneous combustion, rotting, rust, evaporation or being susceptible to cold, heat or moisture, etc., and not the result of a casualty or external cause.

---

### Jewellery, furs, money etc.,

---

The insurance DOES NOT COVER items such as: Jewellery (including watches, trinkets, precious stones or metals), Stamps or Stamp Collections and Furs (unless declared and valued but subject to a limit of £3,500 any one transit), Money (including cash and monetary instruments), Deeds and Securities, Coins or Coin Collections

---

### Depreciation

---

The insurance DOES NOT COVER depreciation arising from inadequate or substandard repairs or restoration of a damaged item.

---

### Motor Vehicles

---

The insurance DOES NOT COVER Loss or Damage caused to an automobile (in the following circumstances):

- i. Whilst being driven under its own power EXCEPT while on premises of the port or whilst being driven by an authorised driver who is an employee of the Mover or his agent in direct furtherance of the transit.
- ii. Caused by scratching denting or marring unless the Mover and the owner both agree and sign a 'Certificate of Condition' or similar document stating the condition of the automobile prior to shipment, noting all defects.
- iii. Non-factory installed accessories are NOT INSURED unless specifically declared and valued for insurance.
- iv. Goods packed inside motor vehicle are NOT INSURED unless packed by the Mover or his agent.

---

### Owner-Packed Goods

---

The insurance DOES NOT COVER damages arising to owner-packed goods. Also excluded are claims for missing items from owner-packed cartons or packages unless an itemised valued list of the contents of each carton or package is attached to the Proposal Form and forwarded to the Mover prior to the commencement of the transit.

# TERMS AND CONDITIONS OF INSURANCE

## 1. PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Motor Vehicles, Boats, Campers and Trailers as declared and valued on this and supporting Documents,

## 2. COVERAGE

### 2.1 'Full All Risks'- Professionally packed

All Risks of physical loss or damage subject to the version of the following London Institute Clauses current at the time of commencement of transit:- Institute Cargo Clauses (A) and the War, Strikes, Classification, Termination of Transit Clause (Terrorism), Insolvency Exclusion Amendment, Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion, Cyber Attack Exclusion Clauses. For the purpose of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

### 2.2 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.

### 2.3 Restricted Conditions

Cover is subject to Institute Cargo Clauses (B), extended to include non-delivery or theft of the entire consignment and further extended to include water damage howsoever caused. Institute War and Strikes Clause, Institute Classification Clause, Insolvency Exclusion Amendment Clause, Termination of Transit Clause (Terrorism) and the Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion, Cyber Attack Exclusion Clauses. For the purpose of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

## 3. EXCLUSIONS

This Insurance does not cover.

3.1 Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions, inherent vice, moth damage, loss of data and any financial loss other than loss, destruction or damage to goods.

3.2 Electrical, electronic, mechanical derangement and internal damage of electrical items unless there is evidence of external damage to the insured item or its packing.

3.3 Jewellery, stamps or stamp collections and furs unless declared and valued but subject to a limit of £3,500 anyone transit. Money and securities are excluded absolutely.

3.4 Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.

3.5 Loss of or damage to an automobile while being driven under its own power except while on premises of the port or while being driven by an authorised driver who is an employee of the Mover or his agent in direct furtherance of the transit.

3.6 Loss or damage caused by scratching denting or marring of motor vehicles unless the Mover and the owner both agree and sign a "certificate of condition" or similar document stating the condition of the automobile prior to shipment, noting all defects. Non-factory installed accessories not specifically declared and valued for insurance. Goods packed in motor vehicles unless packed by the Mover or his agent.

## 4. GENERAL CONDITIONS

4.1 VALUATION CLAUSE: The household goods and personal effects insured must be valued at the new replacement cost at destination as supported by a complete valued inventory.

4.2 Antiques and fine arts, motor vehicles, campers, boats, and trailers must be valued at their market value at destination as supported by a complete valued inventory.

4.3 100% CO-INSURANCE CLAUSE: If you fail to insure for the full value of goods at destination, you will only be entitled to recover from Underwriters the proportion of the loss as the declared value bears to the local value of the property you shipped.

4.4 PAIRS AND SETS CLAUSE: Where any item is part of a pair or set, Underwriters will only pay for the actual parts which are lost or damaged. No payments will be made for articles that are not damaged.

4.5 PAYMENT OF PREMIUMS: Underwriters shall only be liable to settle a claim recoverable under the terms of this insurance provided the Mover confirms that insurance premiums have been received by the Mover. In the event that the Mover advises premiums are outstanding, Underwriters will settle a valid claim once premiums have been paid.

4.6 DURATION OF TRANSIT CLAUSE: Other than in respect of the War Clauses contained herein coverage attaches from the time the property covered is being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit and continues during the ordinary course of transit, including customary transshipment, if any, until the property covered is professionally delivered to the final destination. Coverage is extended to include transits to and from the premises of Cleaners, Repairers or Restorers where such transit is a direct result of loss or damage otherwise covered by this policy. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 14 days of delivery. Storage coverage for up to 60 days at origin and/or 60 days at destination is included if in an enclosed warehouse (excluding any self storage facility) and the storage has been arranged by the Mover, without any additional charge. In consideration of an additional premium Underwriters agree to extend storage coverage on a monthly basis provided your request and premium are received before the expiration of the included storage. In respect of the War Clauses, transits shall be covered as specified therein.

5. LAW APPLICABLE: Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in

accordance with English law and shall be resolved within the exclusive jurisdiction of the courts of England and Wales.

6. COMPLAINTS: We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. Initially please raise your concerns with the Mover or Basil E Fry Company Ltd. If your complaint is not resolved or you are not happy with our course of action proposed, you can progress your complaint to our Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations contact details:-

Royal & Sun Alliance Insurance Pic, Customer Relations Office,  
Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA  
Phone - 0800 1076160 Fax - 01422 325146  
Email - halifax.customerrelationsoffice@uk.roysalsun.com

If you are still not satisfied Royal & Sun Alliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them. Financial Ombudsman Service, South Quay Plaza,

183 Marsh Wall, London, E14 9SR, Phone - 0845 080 1800

Email - enquiries@financial-ombudsman.org.uk

Web - www.financial-ombudsman.org.uk

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedure referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

7. SUBROGATION CLAUSE: The Underwriters shall be subrogated to the extent of their payment for losses insured hereunder to all the insured's rights of recovery against any person or organisation, excepting the Mover who issued this document.

8. OTHER INSURANCE: This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected, directly or indirectly covering the same property and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.

9. REPAIR OR REPLACEMENT: Underwriters shall be entitled at their option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash not exceeding the insured value thereof. Underwriters may require proof of ownership and/or value of any items claimed missing.

10. CLAIMS NOTIFICATION: In the event of loss or damage which may give rise to a claim under the insurance, notice must be given in writing to the Underwriters representatives as soon as you become aware. It is a condition precedent to Underwriters liability under this insurance that full details of any losses and/or damages incurred must be notified within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery, presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the date of such notice.

11. DEDUCTIBLE: If a deductible is applicable then the sum stated shall be deducted from any adjusted claim for loss or damage.

## 12. OPTIONAL COVERAGE EXTENSIONS

12.1 MOULD AND MILDEW RISKS (APPLICABLE TO INTERNATIONAL TRANSITS ONLY INCLUDING ANY INTERIM STORAGE): To include mould and mildew damage to the interest insured, subject to the goods being professionally packed. Underwriters maximum liability shall not exceed 75% of the sum insured for anyone consignment. This limitation shall not apply to claims arising from external water damage.

12.2 ELECTRICAL AND MECHANICAL DERANGEMENT (EXCLUDING MOTOR VEHICLES): To include loss or damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement, provided the interest insured does not exceed six years old. Subject to the goods being professionally packed.

12.3 PAIRS AND SETS CLAUSE: In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to the reasonable and fair reduction in the value of the pair or set by reason of the loss or damage to the affected items having regard to the importance of the affected items within the pair or set. All the articles constituting the pair or set shall, at the Underwriters' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set

13. CANCELLATIONS: Underwriters may cancel cover at any time by giving notice to that effect in writing by pre-paid letter post to your last known address. The notice periods are: 48 hours for risks covered by the Institute Strikes Clauses in respect of shipments to or from the USA and/or storage in the USA. 7 days for risks covered by Institute War and Strikes Clauses. 30 days in all other circumstances.

## IMPORTANT NOTICE

It is important that you acquaint yourself with the coverage, exclusions and conditions of the applicable institute clauses. Full wording can be found on [www.rsacconnect.rsagroup.co.uk](http://www.rsacconnect.rsagroup.co.uk)