

Summary of Cover – Customers’ Goods Insurance - Marine

Company: Royal & Sun Alliance Plc.
Product: 'Flexicover' Marine Transit Insurance Policy

Overview

The 'Flexicover' Marine Transit Policy is a dedicated insurance policy for Movers to cover customers' property against loss or damage whilst being moved and/or stored. This Summary of Cover is for your guidance and explains both the principles of the cover and the terms and conditions of the insurance. If you fulfil the obligations noted herein you will become the beneficiary of the Mover's policy, subject to all terms and conditions noted below. In this document, "we", "us" and "our" means the Insurer. "You" and "your" means the beneficiary of this cover. **Your Mover is not able to provide any advice regarding the suitability of this cover and cannot provide any additional information other than what is contained within this document.**

What is covered?

✓ COVER

- Subject to the INSURANCE COVER selected on the Certificate, the scope of cover provided is as follows
- **SUPER COVER:** provides cover for physical loss and/or damage to your property except for the exclusions listed herein.
- **STANDARD COVER:** is as per SUPER COVER, but subject to you bearing an excess of 1% of the total value declared by you, subject to a minimum of £25 and a maximum of £250.
- **RESTRICTED COVER:** only provides cover for total loss of the complete consignment or an individual carton or package detailed on the inventory subject to the exclusions listed below.
- ✓ You are entitled to claim against the Mover for any loss or damage, up to the value declared to the Mover, other than items and causes specifically excluded or restricted as stated within this Summary of Cover.
- ✓ The settlement of any claim shall be by replacement, repair and/or compensation at Insurers' option. Insurers will take into consideration the age, quality, degree of use and consequent market value of the items when calculating settlement.
- ✓ This insurance is a policy of indemnity and therefore does not provide 'new for old' cover.
- ✓ Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ✓ In respect of documents, the basis of claims settlement shall be limited to the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution but excluding the value of the information contained thereon.
- ✓ Packing and shipping costs are covered in the event of the total loss of your consignment, subject to you declaring these costs in your valued inventory
- ✓ **OPTIONAL ADDITIONAL COVER** The noted exclusions in respect of Pairs & Sets, Mildew and/or Electrical, Electronic or Mechanical Derangement may be removed, subject to your payment of an additional charge. If you wish to benefit from this additional cover, you must indicate this on the supplied valuation form.

Are there any restrictions on cover?

- ! **Average:** If you fail to declare the full indemnity value of the property you have elected to cover, in the event of loss or damage you will only be entitled to recover from the insurers the proportion of the loss that the declared value of the lost or damaged item(s) bears to its actual indemnity value at destination.
- ! **Non Contribution:** If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance
- ! **Insurers' Rights:** Subject to payment of the actual value of a damaged item by Insurers, they may at their discretion take over ownership of the property. No property may be abandoned to Insurers.
- ! **Fragile items:** Fragile items must not make up more than 30% of the total value of the consignment without first referring to your Mover.

Where am I covered?

- ! Cover is in force while property is in the custody and control of the Mover for transit and/or storage, subject to you declaring the value of your effects to the Mover.
- ! Cover is extended to include temporary storage in the ordinary course of transit and terminates either on completion of unloading from the carrying vehicle in or at the final place of storage named in the contract, or on the expiry of 60 days after completion of discharge overside of the insured items from the carrying vehicle, whichever shall first occur.
- ! **Law & Jurisdiction:**
English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.

What is not covered?

- × Any items not listed on the supplied valuation form.
- × **Excluded Property**
Mobile phones; furs valued at over £100; jewellery; watches; precious stones; precious metals; money; deeds, bonds, securities; stamps, coins or goods or collections of any similar kind; manuscripts or other documents; wines and spirits; perfumery; tobacco products; foodstuffs; live animals; plants, trees and shrubs; perishable goods of any kind and /or those requiring a controlled environment; firearms and explosive items; drugs; Loss of data records other than the cost of blank data carrying materials.
- × Loss of or damage to china, glassware and fragile items unless they have been both professionally packed and unpacked by the Mover or their subcontractor. In the event of an accident involving an owner packed container where damage would have occurred irrespective of the quality of the packing, then Insurer's liability is limited to £100 or its actual value whichever is less.
- × Accidental damage or theft where collection and delivery into storage is not handled by the Mover.
- × Loss or damage caused by wear and tear, gradual deterioration inherent vice or latent defect.
- × Loss, damage or expense attributable to your wilful misconduct.
- × Loss or damage caused by moth, insect and vermin.
- × Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property removed and/or stored.
- × Loss or damage caused by leakage of liquid from any receptacle or container.
- × Loss of structural integrity of furniture constructed of particle board resulting from crumbling of the board.
- × Any financial loss other than loss, destruction or damage to the property insured.
- × Damage resulting from property being moved under your express instructions against the Mover's advice.
- × **Pairs & Sets Exclusion:** If a claim is made for an item which is part of a pair or set, then Insurers will only pay the indemnity value of that item in isolation. The payment will be made without reference to any particular value the item might have acquired simply because it is part of a pair or set.
- × **Mould & Mildew Exclusion:** Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
- × **Electrical, Electronic or Mechanical Derangement Exclusion:** Electrical, electronic or mechanical derangement to any electrical, electronic or mechanical items, unless external physical damage has occurred, or as a result of fire, derailment, collision or overturning of the conveying vessel, vehicle or aircraft. Any loss of or damage to electronic equipment resulting from configuration failure of the controlling software and/or microchip.
- × In respect of Motor Vehicles and Boats: Scratching, bruising, denting, marring and subsequent cost of repainting, rust, oxidation and discolouration unless a pre-shipment condition report is completed prior to shipment; Risks whilst under own power except whilst loading to/from the shipping container or carrying conveyance; Theft of accessories, personal effects and tool kits but including loss of accessories if factory fitted.
- × Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons; Loss or destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds; Loss, damage, expense or liability of whatever nature arising out of or in any way connected with Cyber Attack whether directly or indirectly; Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts 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; 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.

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What are my obligations?

- To benefit from this cover you are required to accept the appropriate option shown on the Mover's estimate or quotation form, provide a full valued inventory on the supplied valuation form and to pay all charges in full. Any items you fail to list will not be covered.
- You must declare the value of your property at its current used value taking into account condition and age. The cover provided is not on a 'new for old' basis. It is essential that you do not under value your property as the settlement of any claim may be reduced. *Please do not ask your Mover for guidance about your valuation. The responsibility for declaring the correct value is yours.*
- The value(s) declared on the inventory provided must represent the indemnity replacement value(s) at destination.
- You must make sure that any particular items that have an above-average value (in comparison to similarly grouped items) are listed separately.
- Any single item with a value exceeding £1,500 must be separately listed.
- You must provide a copy of your completed valuation form/inventory to the Mover as soon as possible. You will then be issued with a Certificate. **You must check your Certificate to ensure it has been issued correctly and advise your Mover immediately if there are any errors.**
- If you do not wish to benefit from this protection, any responsibility the Mover may have to you for loss or damage will be governed by their Trading Conditions which may limit both the circumstances and amounts available for compensation.
- Claims must be notified to the Mover within **thirty days** of delivery, or by the scheduled delivery date in the event of non-delivery to the destination. Any claims submitted after this period has elapsed may be jeopardised.

When and how do I pay?

- You must pay all charges due to your Mover in full before you can benefit from this cover. Please be aware that any insurance related charges are fees to cover the cost of administering the arrangement of this protection for you.

When does the cover start and end?

- Cover is effective from the time your property is professionally packed and /or uplifted from your residence or business location for the commencement of transit and continues, including storage if any, until the Property is professionally delivered to the final destination named on the Certificate including temporary storage in the ordinary course of transit of not more than 60 days after the arrival of the conveying vessel or aircraft. Subject to prior agreement by insurers and payment of additional charges, the period of cover may be extended to include property stored at a rental.
- If the goods are professionally unpacked, cover is extended to include the period of professional unpacking, provided this takes place within 7 days of delivery.
- Cover includes the loading and unloading of Customers' vehicles whilst being driven under their own power on and off the Movers' transporting vehicle.
- In respect of Motor Vehicles and Boats, cover ceases upon discharge from the shipping company's care, custody or control unless the vehicle or boat remains in a shipping container to the final agreed destination, or the vehicle or boat is conveyed by a commercial carrier to the final destination agreed.

How do I cancel the cover?

- You may cancel the contract by giving notice to the Mover prior to any packing of goods and/or commencement of the move taking place. You may not cancel cover after packing and/or move has commenced unless goods are placed into storage for more than one month in which case notice of cancellation must be issued to the Mover prior to removal from storage.

What if I have a claim?

- **You should report any loss or damage to your Mover as soon as possible and no later than 30 days after taking delivery or the scheduled delivery date.** You will be issued with a claim form to complete and return to the Mover, who will send it to the Insurers and/or their claims settling agent.
- The following information will be required: Your name and contact details; Your certificate number; The name of the Mover with whom your original contract was made; Estimates for repairs or replacement; As many details as possible regarding your loss and/or damage.
- If no response is received within a reasonable time, please contact the Insurers' claims settling agent directly:
 - RCS,
Swan House, Swan Centre, Leatherhead, Surrey, KT22 8AH, United Kingdom
Tel: +44 (0) 1372 385970 Email: info@removalclaims.co.uk
- The above notification period is important both for you and Insurers. **Where a claim is notified late, it may prejudice your / Insurers position and affect how the claim is considered.** Your claim will be dealt with as quickly as possible. To enable claims to be dealt with promptly you should:
 - ✓ Only claim for items that are lost or damaged and covered by the policy,
 - ✓ Provide all available supporting documents without delay,
 - ✓ Submit repair estimates, evidence of original/replacement purchase price and photographs of any damage with your claim form.
- **If any claim is found to be fraudulent in any respect, this cover shall become void and all claims shall be forfeited.**

Complaints Notice

- Both Insurers and their claims settling agents, RCS, make every effort to provide a good service to customers who are entitled to claim from this cover. If on any occasion service falls below the standard you would expect, we would like the opportunity to offer additional support to put things right. In order for us to resolve your grievance promptly, we ask you follow the below procedure:
- Contact the Adjuster handling your claim.
- If no satisfaction is obtained, please contact our Claims Manager directly:
 - Claims Manager, RCS
Swan House, Swan Centre, Leatherhead, Surrey, KT22 8AH, United Kingdom
Tel: +44 (0) 1372 385985, Email: info@removalclaims.co.uk

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- In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate time.