

TERMS AND CONDITIONS OF INSURANCE

These are the terms and conditions of Insurance provided by Delta Lloyd Schadeverzekering N.V (the Insurers) via Reason Global Insurance and Britannia Movers International plc (the International Remover). In these terms and conditions “we”, “us” and “our” means Insurers. “You” and “your” means you the Insured.

PROPERTY INSURED

Household Good and Personal Effects, Antiques, Motor Vehicles, Boats and items of similar interest as declared on the Proposal Form.

PERIOD OF INSURANCE

Other than in respect of the War Clauses contained herein coverage attaches from the time the household goods and personal effects and/or automobile and/or other approved items are 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 insured property 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 60 days at destination is included if in an enclosed warehouse, excluding any self storage facility, 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.

TYPES OF INSURANCE COVER

SUPERIOR COVER is All Risks of physical loss and/or damage as per Institute Cargo Clauses (A) or Institute Cargo Clauses (Air), on a New for Old basis, together with Policy Extensions 1-4 below.

SUPER COVER is All Risks of physical loss and/or damage as per Institute Cargo Clauses (A) or Institute Cargo Clauses (Air), on a New for Old basis as defined below.

STANDARD COVER is All Risks of physical loss and/or damage as per Institute Cargo Clauses (A) or Institute Cargo Clauses (Air), on a New for Old basis as defined below, and subject to a Policy Excess of £100 (exclusion 9 below).

RESTRICTED COVER is total loss of complete packages or items detailed on the valued inventory or otherwise as per Institute Cargo Clauses (C).

NEW FOR OLD COVER

In the event of total loss, destruction or damage beyond repair of any article under ten

Pairs and Sets: Where any item is part of a pair or set. Insurers will only pay for the actual parts which are lost or damaged. No payments will be made for articles that are not damaged (Unless Superior cover arranged).

CONDITIONS - FULL VALUE CLAUSE

The values provided on the proposal form (or substitute document) must be the new replacement cost at destination except for Household Linen, Clothing, Floor Coverings, Curtains, Antiques, Motor Vehicles, Boats and items of similar interest where the value must represent the market value at destination. If you fail to provide the full values as described above you will only be entitled to recover from the insurers the proportion of the loss that the insured value bears to the full value of the item(s).

REPAIR AND REPLACEMENT

The insurers may at their option repair or replace any articles lost or damaged or make a payment to the equivalent value not exceeding the insured value of the article. Duty on replacement parts will only be insured if duty is declared for insurance on the proposal form together with the shipping and packing costs. Insurers may require substantiation of ownership or value of any items lost or damaged. No property may be abandoned to the insurers.

CLAIMS NOTIFICATION LIMIT

In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must be given in writing to the Underwriters' representatives as detailed below. Detailed written notification, specifying all items that will be claimed for must be made within 30 days of delivery to the destination shown on the proposal form, or within 30 days of the scheduled delivery date in the event of non delivery. No claim will be considered for items notified outside of this time period.

CANCELLATION - RIGHT TO CANCEL

You have the right to cancel this insurance without penalty at any time PRIOR TO THE COMMENCEMENT OF THE INSURANCE. Once the insurance has commenced, your right to cancel ceases and you will be charged the full premium for the insurance.

Under the Private Customer Code, the Removal Company has to give you certain information before you make your decision. If the Removal Company has not given you this information when you buy your insurance (and you have not told them you do not want it) you will have a “cooling off” period of at least 14 days from the time you

years old, the basis of settlement shall be the cost of replacing or reinstating the article as new, up to the insured value for that item. "New for Old" cover shall not apply to Household Linen, Clothing, Floor Coverings, Curtains, Antiques, Motor Vehicles, Boats and items of similar interest. Any Claim for items of this nature will be dealt with on an indemnity basis.

INDEMNITY COVER

In the event of loss or damage to goods, the basis of settlement shall be the current used value of the lost or damaged item, after deduction for age, wear and tear.

POLICY EXTENSIONS

The following extensions are applicable to Superior Cover only

Extension 1 - Pairs & Sets

If you select Superior Cover, the Pairs and Sets Clause will not apply. However insurers will not pay more than the reduction in value of the pair or set taking into account the relative importance of the items lost or damaged to the pair or set. If you select Superior Cover, Pairs & Sets exclusion will not be excluded under exclusion 10 below.

Extension 2 - Electrical & Mechanical Derangement

If you select Superior Cover, the electrical, Mechanical and Electronic Derangement exclusion will not be applicable to your professionally packed Household Goods and Personal Effects, provided these are not more than six years old. If you select Superior Cover Electrical & Mechanical Derangement will not be excluded under exclusion 3 below.

Extension 3 - Consequential and Pure Financial Loss

If you select Superior Cover, Insurers will pay up to 10% of the declared value of the property insured but not more than £5,000 for additional expenses necessary and reasonably incurred as a direct result of:-

Loss or damage to the property insured which is insured by this Policy; and/or Loss or damage by Fire, theft, attempted theft, collision or overturning of any conveyance carrying the property insured. If you select Superior Cover Consequential and Pure Financial Loss will not be excluded under exclusion 2 below.

Extension 4 - Mould and Mildew

If you select Superior Cover, mould and mildew damage will not be excluded under Exclusion 1 below.

Extension 5 – Personal Baggage

Cover provided (not transported by remover) for their final journey to destination up to a maximum value of £5,000. Cover in respect to Jewellery, Cash, Bonds, shares, coins, precious stones or metals and/or similar valuable effects limited to £2,500 total and £1,000 any one item Excess of £50 to apply to each and every loss As Per Cargo Institute Clauses (A)

EXCLUSIONS

This insurance does not cover:-

receive the information. If you do not want to continue the insurance, you may cancel your cover within this period and get all your money back (as long as you have not made any claims) or the goods have not commenced transit.

OTHER CLAUSES

This insurance is subject to the following Institute Clause; War; Strikes Extended Radioactive Contamination Exclusion Clause; Termination of Transit Clause (Terrorism); Chemical, Biological, Bio-Chemical, Electromagnetic, Weapons and Cyber Attack Exclusion. All Institute Clauses referred to within this certificate are the London Institute Clauses current at the date the Certificate is issued.

E.U. DISCLOSURE CLAUSE (UK): The Parties are free to choose the law applicable to this Insurance Contract.

Unless specifically agreed to the contrary this insurance shall be subject to English law.

SUBMITTING CLAIMS

Whenever your final delivery is made, and in the unfortunate event that you need to make a claim, please send written notification to our claims handling agents: International Claims Agency Ltd. Kent Innovation Centre, Thanet Reach Business Park, Northwood Road, Broadstairs, Kent. CT10 2QQ.

Tel: +44 (0)1843 609320 Fax: +44 (0)1843 609319. Email:

britanniamovers@icaltd.co.uk

Any claimant under this insurance shall at the request and at the expense of the Underwriters, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Underwriters for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Underwriters shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this insurance, whether such acts and things shall be or become necessary or required before or after his indemnification by the Underwriters. The following must always be provided:

Your name and correspondence address

Your Marine Certificate Number

The name of the Britannia member with whom your original contract was made.

Full details of your loss with supporting documentation

An acknowledgement will be sent to you immediately providing you with a claims reference number, which should be quoted in all future correspondence. If you have been unable to provide them at submission you will be required to obtain estimates for necessary repairs or replacement. You should ensure that the final delivery agents are advised in writing of any damage or loss at time of delivery or immediately it is discovered. Inspection of damaged goods will be carried out at the discretion of the Claims Handling Agents.

Loss or damage resulting from wear and tear, gradual deterioration, insects, moth, vermin, rust, mildew, climatic or atmospheric conditions or extremes of temperature. Consequential loss of any kind of description.

Mechanical, electrical or electronic derangement unless caused by external physical damage to the item concerned.

Depreciation resulting from repairs.

Breakage, scratching, denting, chipping, staining or tearing of owner packed effects unless caused by fire, stranding, sinking, collision or overturning of the vessel or conveyance. Also excluding claims for missing items from owner packed receptacles unless an itemised and valued list of contents is supplied to the international remover prior to commencement of transit.

Furs, Jewellery, Watches, Precious Stones and Metals, Money, coins, Deeds, Bonds, Securities, Stamps of all kinds, Manuscripts or other Documents or Electronically held Data Records, Mobile Telephones, Perfumery, Tobacco Products, Foodstuffs, Wine, Spirits and the like, Firearms and Explosives, Livestock, Plants or Perishable Goods of any kind.

Loss or damage of motor vehicles caused by scratching, denting and marring unless a pre-shipment condition report is completed prior to shipment.

In respect of Motor Vehicles, loss or damage to the insured vehicle whilst being driven under its own power other than for the purpose of loading onto or unloading from the carrying conveyance or container. Loss of or damage sustained by accessories and removable items unless lost with the vehicle. Or insured separately.

The first £100 of any claim (The Policy Excess) on (Standard Cover only).

COMPLAINTS PROCEDURE

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 Administrator: Reason Global Insurance. 4th Floor, Lyndean House, 43-46 Queens Road, BRIGHTON BN1 3XB. Tel :+44 (0)1273 739961 Fax : +44 (0)1273 733606. Email: Info@reason-global.com

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: +44 (0) 207 964 1000

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

Both Reason & Co. (S.E.) Ltd and the underwriters are covered by the Financial Services Authority' Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to 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, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website www.fscs.org.uk



www.britannia-movers.co.uk