

Summary of Cover – Removers & General – Customer Insurance Protection

Insurer: Lonham Group Ltd on behalf of Chaucer Insurance Company DAC UK Branch
Registered in the UK and operating from offices at:
The Maltings, Princes Street, Ipswich, Suffolk, IP1 1SB, United Kingdom

Overview

The Removers' and General Insurance Policy is an insurance policy for Removers 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 Remover'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 Remover 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?

- ✓ Loss, destruction or damage to your property 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.
- ✓ 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.

Are there any restrictions on cover?

- ! You shall not be entitled to the first **£100** of any claim (the Excess).
- ! **Average:** If the value declared by you is less than the total indemnity value of your property at the time of loss, then you will only be entitled to claim that proportion of the loss which the value declared bears to the total Indemnity value of your property.
- ! **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.
- ! **Owner Packed Exclusion:** Excluding Breakage, scratching, denting, chipping, staining and tearing of owner packed effects including trunks, suitcases and the like is excluded unless reasonably attributable to physical damage as a result of collision or overturning of road vehicle or other conveyance. Claims for missing items are excluded, unless a valued list of contents of each box or carton is supplied by you to the Remover prior to the commencement of the transit and the list is approved by Insurers.

Where am I covered?

- Cover is in force while property is in the custody and control of the Remover for transit and/or storage, subject to you declaring the value of your effects to the Remover.
- Law & Jurisdiction:
English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.

What are my obligations?

- To benefit from this cover you are required to accept the appropriate option shown on the Remover's estimate or quotation form and check that you have inserted a correct valuation for your property.
- 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 (see Average Clause above). Please do not ask your Remover for guidance about your valuation. The responsibility for declaring the correct value is yours.

What is not covered?

- × **Excluded Property**
Jewellery, Watches, Precious Stones, Precious Metals, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds; Livestock, Pets; Furs, Perfumery, Tobacco products, Wines, Spirits and the like; Mobile Phones; Weapons, Arms, Ammunition or Explosives and/or parts, associated accessories, materials or ingredients of all kinds; Loss of data records other than the cost of blank data carrying materials.
- × Accidental damage or theft where collection and/or delivery into storage is not handled by the Remover.
- × Loss or damage caused by wear, tear, rust, gradual deterioration, inherent vice and latent defect.
- × Loss, damage or expense attributable to your wilful misconduct.
- × Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
- × Loss or damage caused by moth, insect and vermin unless from an external cause.
- × 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 unless packed by the Remover.
- × 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 vehicle or other conveyance.
- × Loss of structural integrity of furniture constructed of particle board resulting from crumbling of the board.
- × Consequential loss, loss of market or delay of any kind or description.
- × Damage resulting from goods being moved under your instructions against the Removers advice.
- × 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, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- × 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.
- In respect of Motor Vehicles and Boats:**
- × Scratching, bruising, denting, marring and subsequent cost of repainting, rust, oxidation and discolouration unless a condition report is completed prior to the move; 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.
- × **Pairs & Sets Clause:** Where any items are part of a pair or set, Insurers will only pay the indemnity value for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.

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When and how do I pay?

- You must pay all charges due to your Remover 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 this protection for you.

When does the cover start and end?

- Removal / transit:** This cover is only to pay for loss or damage that occurred during the period of cover provided by the identified insurers. Where the cause of loss and/or occurrence date cannot be identified, this cover is only to pay for loss or damage where the removal/transit commenced during the period of cover provided by the identified insurers.
- Storage:** This cover is only to pay for loss or damage discovered during the period of cover provided by the identified insurers.
- Cover will commence from time the property is professionally packed and/or uplifted from the residence of the Customer continues until the property is professionally delivered to the final destination, in accordance with the terms of the contract between the Remover and the Customer. If the goods are professionally unpacked, cover is extended to include the period of professional unpacking, provided this takes place within seven (7) days of delivery.
- Cover is provided during loading and unloading of your motor vehicle(s) to and from the Removers' shipping container or carrying conveyance whilst being driven under their own power.

How do I cancel the cover?

- You may cancel the contract by giving notice to the Remover prior to any packing of goods and/or commencement of the move. 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 Remover prior to removal from storage.

What if I have a claim?

- You must report any loss or damage to your Remover as soon as possible and no later than seven (7) days after taking delivery or the scheduled delivery date.** You will be issued with a claim form to complete and return to the Remover, who will send it to the Insurers and/or their claims settling agent.
- 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 yours and/or 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 agent, RCS, make every effort to provide a good service to customers whom 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. If you have any cause for complaint you should, in the first instance contact RCS at the address above.
- If no satisfaction is obtained, complaints should be referred to:
 - The Complaints Officer, Lonham Group Ltd,
The Maltings, Princes Street, Ipswich, Suffolk, IP1 1SB, United Kingdom
Tel: +44 (0) 1473 216 116,
Email: lonham@lonham.co.uk, or,
 - Chaucer Insurance Company DAC – Complaints,
38 & 39 Baggot Street Lower,
Dublin 2, D02 T938, Ireland.
Tel: +353 1567 5580.
Email: complianceenquiries@chaucergroup.com.CHAUCER INSURANCE COMPANY DAC is regulated by the Central Bank of Ireland
- 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.