

Application for Insurance Form



International Moving and Storage

All Risks Insurance Protection for your Household Goods and Personal Effects, Antiques and Automobiles Moving by Land, Sea or Air

Underwritten by Lonham Marine Underwriters acting for and on behalf of certain Underwriters at Lloyd's

Important Customer Information:

Please read the following pages before completing the accompanying Insurance Proposal form

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

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 Robinsons or Removal Claims Service, Claire House, Bridge Street, Leatherhead, Surrey KT22 8BZ. Tel. 01372 385970.

Lonham Marine Underwriters are registered in England and Wales No. 1679607 is Authorised and Regulated by the Financial Services Authority (FSA register No. 311474)

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA by phone on 0845 606 1234

How to complete your Proposal Form

Step 1 - Your details

Please fill in all the relevant boxes on the form, the more information the better.

Insured Clients name = Is the person proposing the insurance (please be sure to include your/their full name)

Date Packed = This is the date that the Robinsons crew are due to start packing your belongings

Owner Packed = Means goods packed by yourself or other parties, i.e. not Robinsons

Professionally Packed = Means the goods are packed by Robinsons

Land, Sea or Air = Is the method of transportation your goods will be taking to your new home

Moving From and **Moving To** are the origination and destination towns or cities, be sure to include your destination country in the 'Moving To' section.

Step 2 - Household Contents List

You can either insure your goods in one lump sum and have the option of producing an inventory of all goods worth over £1000. Or you can create a complete inventory of your goods. **See page 6 for more info**

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

When listing 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, Automobiles, Motorcycles, 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.

Step 2 - Household Contents List cont.

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:

QTY	ARTICLE	VALUE
10	Chairs	£1,000

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

QTY	ARTICLE	VALUE
8	Chairs (dining)	£800
2	Chairs (carver)	£400

Step 3 - Insurance Options

Shipping & Carriage Charges - If your goods are unfortunately 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 costs incurred.

Pairs & Sets Coverage - If, for example, a dining chair from a matching set was damaged in transit and could not be replaced the Pairs and Sets Coverage would cover the cost of an entire set if one portion is damaged beyond repair.

Electrical & Mechanical Derangement Coverage - This covers internal damage to electrical or mechanical equipment where there is no visible external damage

Mould & Mildew Coverage - Provides compensation in the event that goods are damaged in transit by mould or mildew.

The options above are provided at additional cost - see page 10

Step 4 - Sign and Date the Proposal

Please be sure you sign and date the Proposal form before returning it to Robinsons

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 Robinsons they do regulate Lonham Marine Underwriters 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 product do we offer?

- We only offer products from a single insurer; (Lonham Marine Underwriters).

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

- 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 Telephone 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 we covered by the Financial Services Compensation Scheme (FSCS)?

- Lonham Marine Underwriters and Basil E. Fry & Co. Ltd. are covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS

Policy Summary

Robinsons Relocation Ltd, with whom you have chosen to undertake the removal of your household goods has arranged a special insurance programme, which is underwritten by Lonham Marine Underwriters 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 on the application form at the centre 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 or limits and these are summarised in the following ‘Exclusions and Optional Coverage’ on page 10 and further set out in the ‘Terms and Conditions of Insurance’ on the application form at the centre of this document. 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 that you need to make a claim.

You should also check with Robinsons to ascertain if there is a policy ‘deductible’ (sometimes referred to as an excess’). The terms of any deductible will be clearly set out in your removal and insurance quotation.

How do I arrange cover through this policy?

Please read and decide if you wish to insure using (A) Lump Sum Valuation Basis or (B) Completed Valued Inventory Basis.

(A) Replacement Cost – Lump Valuation Basis

You may indicate a replacement value on a lump sum basis. This must not be less than £1,800 per cubic metre and any item valued in excess of £1,000 must still be listed on the valued inventory and is in addition to the minimum suggested value of £1,800 per cubic metre calculation. You will be required to complete the information at the top of the Application Form and sign the declaration before returning it to Robinsons .

When you have completed the form, you must return this to Robinsons International, who will then provide you with a Certificate of Insurance.



(B) Replacement Cost – Completed Valued Inventory Basis

You will be required to complete the enclosed Application Form. The basis of valuation for this policy is the replacement cost at destination, which means that 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. Under-valuing your goods is likely to mean that your claim, should you need to make one, will be reduced accordingly. Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so. Please note however, that you should still complete the information at the top of the form and sign the declaration, before returning both documents.



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**.

When you have completed the form, you must return this to Robinsons , who will then provide you with a Certificate of Insurance.

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, immediate notice must be given in writing by you to the insurers representative (i.e. Robinsons and /or the corresponding Mover at destination or the insurance broker). The policy allows you 30 days from the date of delivery to provide full details of the items being claimed and you then have a further 60 days to provide the documentation to substantiate your claim i.e. repair estimates, photographs etc.

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 adjusters 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 the damaged items by obtaining local repair or replacement estimates, and it is helpful if you are able to provide photographs of the damaged items.

Robinsons have been granted authority to settle small claims within the scope of the insurance policy, to speed up the claim process. You will be advised if Robinsons is handling your claim, or referred to Insurers' claims handler, Removals Claims Service.

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. 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. Please note, 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.

CLAIMS NOTIFICATION:

Please contact Robinsons Relocation Ltd.



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 the goods in-transit to an international and/or overseas destination, which are places 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 Removal Claims Service (part of Basil 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.

Cancellation

If having checked your Policy you decide not to proceed with our insurance you have a statutory right to cancel within 14 days starting on the date you receive your policy documentation. To cancel please write to the address or call the number shown on your policy documentation.

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 decide to cancel the insurance after the goods are "off risk").

Compensation

Lonham Marine Underwriters 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. The first £2,000 of each claim is protected in full. Above this threshold, 90% of the remaining claim will be met. Further information is available from FSCS 7th Floor, Lloyd's Chambers, 1 Potosoken Street, London E1 8BN.



Application for All Risks Transit Insurance

Insured Clients Name	Date Packed	Owner Packed	Professionally Packed	Moving by: (tick)		
				Land	Sea	Air
Moving From:		To:		(Please state City/Country)		

(A)

INSURED VALUE LUMP SUM VALUATION BASIS	
Total Cubic Capacity	m ³
@ £1,800 per m ³	
Plus the total of any items values in excess of £1,000 as listed on this inventory.	
Household Goods Total	
Automobile	
Moving Costs	
GRAND TOTAL	

ADDITIONAL INSURANCE COVERAGE OPTIONS
(AS DETAILED IN EXCLUSIONS ON PAGE 9)

Pairs and Sets Coverage

Electrical & Mechanical Derangement Coverage

Mould and Mildew Coverage

Please tick the boxes for these options to apply at an additional cost. Failure to do so will mean these options are NOT included.

(B) Instructions: Declare the Replacement Costs at destination of all items in your shipment below or submit your own listings of all items and their Replacement Cost. **IMPORTANT: Items not declared and valued are not insured.**

CODE	QTY	ARTICLE	VALUE
A		1 - LIVING ROOM	
A1		SOFA(s)	
A2		CHAIR(s)	
A3		LAMPS(s)	
A4		TABLE(s)	
A5		RUG(s) & CARPETS	
A6		BOOKCASE/WALL UNIT	
A7		CURTAINS & BLINDS	
A8		PICTURES & PAINTINGS	
A9		PIANO	
A10		MUSICAL INSTRUMENTS	
A11		TV(s)	
A12		VIDEO RECORDER	
A13		RADIO(s)	
A14		Hi-Fi SYSTEM	
A15		RECORD PLAYER	
A16		CD PLAYER	
A17		DVD PLAYER	
A18		SPEAKERS	
A19		CLOCKS	
A20			

CODE	QTY	ARTICLE	VALUE
C		3 - FAMILY ROOM/STUDY	
C1		CHAIR(s)	
C2		CURTAINS & BLINDS	
C3		SOFA	
C4		TABLE(s)	
C5		LAMP(s)	
C6		RUG(s) & CARPETS	
C7		DESK	
C8		BOOKCASE(s)	
C9		PICTURES & PAINTINGS	
C10			
C11			
C12			
C13			

CODE	QTY	ARTICLE	VALUE
E		5 - CHINAWARE	
E1			
E2			
E3			
E4			
E5			

CODE	QTY	ARTICLE	VALUE
F		6 - CRYSTAL/GLASSWARE	
F1			
F2			
F3			
F4			
F5			

CODE	QTY	ARTICLE	VALUE
G		7 - SILVERWARE	
G1			
G2			
G3			
G4			
G5			

CODE	QTY	ARTICLE	VALUE
H		8 - ORNAMENTS/WORKS OF ART	
H1			
H2			
H3			
H4			
H5			

CODE	QTY	ARTICLE	VALUE
I		9 - ANTIQUES	
I1			
I2			
I3			
I4			
I5			

CODE	QTY	ARTICLE	VALUE
B		2 - DINING ROOM	
B1		TABLE(s)	
B2		CHAIR(s)	
B3		CHINA CABINET	
B4		SIDEBOARD	
B5		HOSTESS TROLLEY	
B6		LAMP(s)	
B7		RUG(s) & CARPETS	
B8		CURTAINS & BLINDS	
B9		MIRRORS	
B10		TABLE LINENS	
B11		PICTURES & PAINTINGS	
B12		WRITING BUREAU/DESK	
B13		CLOCKS	
B14			
B15			
B16			

CODE	QTY	ARTICLE	VALUE
D		4 - KITCHEN	
D1		TABLE(s)	
D2		CHAIR(s)	
D3		ELECTRICAL APPLIANCES	
D4		LINENS	
D5		UTENSILS/CUTLERY	
D6		POTS & PANS	
D7		OVEN	
D8		MICROWAVE OVEN	
D9		DISHWASHER	
D10		REFRIGERATOR	
D11		FREEZER	
D12		WASHING MACHINE	
D13		TUMBLE DRYER	
D14		IRON/IRONING BOARD	
D15		RUBBISH/GARBAGE BINS	
D16		FOOD (non perishable)	
D17		LIQUOR/WINE	
D18		VACUUM CLEANER	
D19			
D20			
D21			
D22			
D23			

CODE	QTY	ARTICLE	VALUE
J		10 - SPORTS EQUIPMENT	
J1			
J2			
J3			

TERMS AND CONDITIONS

1. PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Automobiles, Boats, Motorcycles, 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, Sanction Limitation and Exclusion Clause. 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 wafer 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, consequential loss and loss of data.

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 automobiles 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 Automobiles.

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, automobiles, campers, boats, motorcycles 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 4 weekly 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. 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.

6. COMPLAINTS

Any enquiry or complaint shall be addressed in the first instance to Robinsons International Moving Group and/or arranging broker Basil E. Fry & Company Ltd, Claire House, Bridge Street, Leatherhead, Surrey, KT22 8BZ telephone +44 (0)1372 385985.

If no satisfaction is obtained complaints should be referred to:-

1) Complaints Officer, Lonham Group Ltd, The Captain's House 81 Grimwade Street, Ipswich, Suffolk IPS 1LN. Tel: 01473 216116. Fax: 01473 230063. Email lonham@lonham.co.uk OR

2) The Complaints and Advisory Department, Lloyd's, One Lime Street, London EC3M 7HA. Tel 02073275693, Fax 0207 3275225, Email complaints@lloyds.com

In the event you wish to pursue matters further you may be able to refer the matter to the financial Ombudsmen Service. The Financial Ombudsmen Service can normally deal with complaints from private individuals or small businesses and charities with an annual turnover of less than GBP 1 million. The Financial Ombudsmen Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Helpline 0845 0801800. Switchboard +44 (0)20 7964 1000

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, immediate notice must be given in writing to the Underwriters representatives. 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 AUTOMOBILES):

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.

DEMANDS AND NEEDS STATEMENT FOR MARINE INSURANCE

PROTECTING YOUR POSSESSIONS WHILST IN STORE OR DURING AN OVERSEAS REMOVAL

- You have confirmed that no other policies are currently in place which would provide you with adequate cover
- You have confirmed that your need is to cover your goods whilst in transit
- £ _____ you have confirmed that your goods do not exceed this amount

This product is personally recommended to meet your demands and needs as it will provide All Risks cover for your goods whilst being removed and or stored as part of an overseas removal contract.

Why purchase Transit Insurance?

Whilst great care is taken in the removal of your goods, there are many risks of loss or damage, which are beyond the Movers control. The Movers 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 a shipping company may declare a General Average loss (which is the cost incurred by the carrier to preserve the vessel and its 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).

Important Information - Next Steps

Cancellation Rights:

Once your contract has been concluded, you will have 14 days in which to change your mind. Should you wish to exercise your cancellation rights, you must notify us immediately.

You will receive:

A Quotation / Statement of Price

This will show the full costs of the removal and the insurance you have chosen to include.

Acknowledgement Receipt

If you are happy with the quotation and you wish to go ahead with the removal and the insurance, please return this to us as soon as possible. We will then send you confirmation of your purchase.

Policy Summary

Once we receive your acceptance, you will then receive the Policy Summary.

This contains very important information about your insurance policy and we request that you read this carefully and contact us with any queries.

Please pay particular attention to the unusual exclusions and limitations of cover detailed in this document.

Claims Procedure

The policy summary provides details of how you should make a claim on your policy. If you have any questions please contact us.

Exclusions and Optional Coverage



The policy contains Exclusions and Conditions under which it will not respond to a claim. These are set out in the insurers 'Terms and Conditions of Insurance' on the application form at the centre of this document. To help you understand the main policy exclusions and the benefits of taking out optional additional coverage (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/climactic conditions) (optional coverage) T&C clauses 3.1 & 12.1

This insurance policy does not cover your goods for loss or damage caused by atmospheric or climactic 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 climactic zones.

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

The benefit of additional 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.

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



The benefits of additional Insurance Coverage

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 manufacturers recommendations, wherever possible.

This optional coverage is NOT applicable to automobiles.

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

The benefits of additional 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.

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:

Consequential Loss

The insurance DOES NOT COVER consequential 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 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 or Furs (unless declared and valued but subject to a limit of £3,500 anyone 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.

Automobiles

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

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.

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.

Non-factory installed accessories are NOT INSURED unless specifically declared and valued for the insurance

Goods packed inside automobiles are NOT INSURED

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 Insurance Proposal form and forwarded to Robinsons International prior to the commencement of the transit.

