

Summary of Cover – Removers & General

Company: Royal & Sun Alliance Plc.

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 the 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 insured?

- ✓ You are entitled to claim against the Remover for 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.
- ✓ 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.

Are there any restrictions on cover?

- ! **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.

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 pay all charges in full.
- 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 Remover for guidance about your valuation. The responsibility for declaring the correct value is yours.*
- If you do not wish to benefit from this protection, any responsibility the Removers 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 Remover within **seven days** of delivery, Loss or damage noticed at the time of delivery should be notified at that time. If you arrange your own collection from store, any claim must be notified at the time of handing over.

What is not insured?

- ✗ You shall not be entitled to the first **£50.00** of any claim (the Excess).
- ✗ **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 Remover 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/or delivery into storage is not handled by the Remover.
- ✗ 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 Remover'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.
- ✗ **Mildew Exclusion:** Loss or damage caused by mould, mildew, rust or atmospheric or climatic causes.
- ✗ **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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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 arranging this protection for you.

When does the cover start and end?

- Removal / transit:**
This cover is only to pay for loss or damage occurring during the period of insurance 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 the time the property is professionally packed and/or uplifted from the residence of the Customer for transit and 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 your property is professionally unpacked cover is extended to cover 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 to and off the Removers' transporting vehicle.

How do I cancel the cover?

- You may cancel the contract by giving notice to the Remover prior to any packing of your property and/or commencement of the move. You may not cancel cover after packing and/or move has commenced unless your property is 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 should report any loss or damage to your Remover as soon as possible and no later than 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 appointed representatives.
- The following information will be required:
 - Your name and contact details;
 - The name of the Remover;
 - Estimates for repairs or replacement;
 - As many details as possible regarding the 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 3859970, Email: info@removalclaims.co.uk
- 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.