

MARINE TRANSIT INSURANCE

EXPLANATORY AND GUIDANCE NOTES

The Marine Insurance is a dedicated insurance to cover your effects against most risks whilst they are in transit when shipping overseas. The explanatory notes below are for guidance only, and do not form part of the insurance policy. The full Terms and Conditions appear on the reverse of the Proposal Form and Policy of Insurance, and will form the basis of a legal contract between you and Insurers.

Who are the Insurers?

Cover under the policy is underwritten by Certain Underwriters at Lloyds of London and Others

Details of the cover under this insurance

The insurance covers loss or damage to your goods whilst in the care of your Removers or their Agents during an international removal or whilst in store. Cover ceases as soon as your goods are delivered to you.

There are three levels of cover available

- Superior Cover – on a New for Old basis, with a number of additional features (see below)
- Super Cover – on a New for Old basis, but without the policy extensions that only apply under Superior Cover
- Restricted Cover – A Total Loss cover that is suitable mainly for small low-value consignments
- Owner packed items are insured on a restricted cover basis only.

NEW FOR OLD

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

You must insure your goods for their new replacement value at destination in order to obtain the maximum benefit from this insurance in the event of a claim.

INDEMNITY

In the event of loss of 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. For goods on which the indemnity basis applies, you must insure these goods for their replacement cost at destination, in like condition and age.

Under-insurance may result in the settlement of any claim being reduced.

Please do not ask your Remover for guidance about the sum you should insure your goods for. They are not authorised to give valuations.

The basic premium is to cover your goods whilst in transit, but also includes "storage incidental to transit" for a period of 60 days in the country of collection and also the country of delivery. However if you request your goods are stored for a rental period then you will have to pay an additional premium for such cover.

Significant features and benefits

Superior Cover is All Risks cover without deduction of an excess. Cover is on a New for Old basis, and includes a number of policy extensions that widen the cover. The **Pairs & Sets Extension**, the **Electrical & Mechanical Derangement Extension** and the **Mould and Mildew Extension** modify the relevant exclusion or limitation, and the **Consequential and Pure Financial Loss Extension** provides cover for consequential loss in certain circumstances.

In addition to the above extensions, cover can be extended to include Personal Baggage, at request.

Super Cover is All Risks cover on a New for Old basis, with an excess of 1% of the Sum Insured subject to a minimum of £50 and Maximum of £250.

Restricted Cover is against total loss only of complete packages or items as detailed on the inventory.

Significant exclusions or limitations

Every insurance policy has exclusions. There are certain goods that cannot be accepted for insurance and certain eventualities that are not insured. These exclusions and restrictions are clearly listed in the policy.

The following goods are not covered by this insurance (See Exclusions):-

- 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.

Your attention is particularly drawn to the following exclusions and conditions, which :-

- Limit Insurer's liability for goods which you pack yourself.
- Excludes the unexplained failure of electrical, electronic or mechanical items unless they have also suffered external physical damage.
- Limits insurers liability to the value of a damaged item without reference to its value within the pair or set of which it is part



What if I have a claim?

You should report any loss or damage to the delivery agent and your Remover as soon as possible and no later than 30 days after taking delivery. You should also register your claim with International Claims Agency Ltd, Kent Innovation Centre, Thanet Reach Business Park, Northwood Road, Broadstairs, Kent, CT10 2QQ, whose full details will appear on your Certificate of Insurance. You will be issued with a claim form, which should be returned (with estimates) to International Claims Agency Ltd.

Claim notification period

The insurance requires that claims be notified within 30 days of delivery. Loss or damage noticed at the time of delivery should be notified at that time. Any other item of claim should be notified within 30 days.

This notification period is important both for you and insurers. It is essential that a close link is maintained between a claim and the incident giving rise to that claim. Where a claim is notified late, it will be more difficult for insurers to connect your claim to the removal and/or storage, and your entitlement under the insurance may be affected.

How will my claim be assessed?

Your claim will be dealt with in accordance with the Terms and Conditions of the insurance.

If you need to submit a claim....

Your claim will be dealt with as quickly as possible. You can help by:

- Only claiming for items and loss or damage covered by the policy,
- Being realistic with the amounts you are claiming, and
- Submitting repair estimates with your claim form.

Your "Right to Cancel"

Once you have received your policy documentation, you have a statutory right to cancel the policy within 14 days, starting on the day you receive your policy documentation. This right to cancel ceases as soon as the International Remover starts packing / collecting your goods (the commencement of risk).

To cancel, please write to the International Remover who issued your policy. On receipt of your notice and, where applicable, the return of your policy documentation, we will refund any premiums already paid.

Once risk under this policy has commenced, you may in exceptional circumstances be able to change or modify the level of cover under your policy. Changes will be at the sole discretion of insurers, and subject to payment of any additional premium payable, or refund of premium allowed by insurers. In any event, changes will only be considered where there is no knowledge of any incident that may give rise to a claim.

Complaints Procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. Initially please raise your concerns with the Customer Service Division of *Britannia Movers International plc.*, 1 Pegasus Road, Croydon, CR0 4RN, Tel: +44 (0)20 8256 1743, e-mail: insurance@britannia-movers.co.uk. If your complaint is not resolved to your satisfaction or you are not happy with our course of action proposed, you can progress your complaint to the Customer Relations Office of the administrators *Reason Global Insurance*. A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 week of your original complaint.

Administrators customer relations details:-

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 – +44(0) 845 080 1800, Switchboard +44 (0) 207 964 1000 Website: www.financial-ombudsman.org.uk

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedure referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Financial Services Compensation Scheme (FSCS)

Insurers are covered by the Financial Services 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.

Britannia

Movers International PLC

INTERNATIONAL MARINE TRANSIT INSURANCE FOR HOUSEHOLD GOODS AND PERSONAL EFFECTS

UNDERWRITTEN BY:

Lloyds of London and Others

INFORMATION AND PROPOSAL FORM

ISSUED BY



Britannia

BRITANNIA MOVERS INTERNATIONAL PLC

MARINE TRANSIT INSURANCE NOTES FOR GUIDANCE

These notes are for guidance only, to support the Proposer in the completion of the Application Form. They do not form part of the Terms and Conditions of the Insurance.

The perils of International transport are varied. Good insurance is therefore essential and with our Scheme underwritten by Lloyds of London and others a leading insurer, you are assured of first class cover. It is important that you insure your effects adequately.

At Britannia Movers International we understand that an international move involves additional risks to your precious possessions. Therefore we take extra care when packing international consignments, and we recommend that you take out marine insurance to cover your goods against the special risks involved in sea and air transport.

A removal within the UK will generally involve risks during packing and unpacking and whilst the consignment is transported by road.

International moves can involve

- Vessels sinking or colliding
- Fire, flood, sea water damage
- Riot, war, civil disturbance
- General Average (your contribution to the loss of someone else whose goods have been sacrificed to save a vessel and cargo in danger)
- Delays due to shipping line/customs/regulatory issues out of the control of either the customer or the International Mover.

To provide you with peace of mind for your international move, Britannia Movers International has developed a range of sophisticated insurance coverages that can be tailored to the needs of the most complex removal.

We understand that cost is always an issue, and we understand that you treasure your possessions, so our insurance products will enable you to choose the level of cover appropriate to your shipment.

COMPLETING THE PROPOSAL FORM

1. Make sure that all items you require to be insured are listed on the form, making specific reference to any particularly valuable items. You will see that for certain items, mainly furniture, the form is divided on a room by room basis. This is to help you remember all the effects in your consignment..
2. Any effects you fail to list will not be insured. If there is insufficient room on this form then please provide a supplementary list or ask for a second proposal form. If you need to complete more than one form ensure that the first form is marked "1 of 2" and the second "2 of 2" or as appropriate. You will see that there are a number of blank spaces on the form to enable you to insert your own category descriptions under the relevant section/s.
4. Make sure you value your effects correctly. You should ascertain the replacement cost at destination. Prices may vary considerably from the U.K and we suggest you consult the appropriate embassy for guide-lines. If the value you indicate is not sufficient any claim will be subject to "average". This means that if you insure an item for £100 and it is found to be worth £200 at your destination then you may only be paid a proportion of the amount that you have stated on the proposal form.
5. In the event of the total loss of your consignment you will have been put to the expense of shipping your effects to no avail. If you insert the cost of the Shipping and Packing costs in the appropriate section of the proposal form these costs will be met by the insurance company, following a total loss.
6. Complete the form yourself. Do not depend upon any other party to list and value your effects adequately. In all cases check the form carefully before dating and signing it as it will form the basis of your insurance contract.
7. Please read carefully the terms and conditions shown on the reverse of the proposal form as these detail amongst other matters those items, such as precious stones, cash, securities, documents, foodstuffs, animals that cannot be covered by our insurance.

NEW FOR OLD COVER

In the event of total loss, destruction or damage beyond repair of any article under ten years old, the basis of settlement shall be the cost of replacing or reinstalling 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.

EXCLUSIONS

As suggested above, please ensure that you read the terms and conditions on the final page of this proposal. We would particularly draw attention to the clauses concerning owner packed effects, jewellery, money and documents.

PREMIUM COST

The premium rate quoted by the Intermediary will be for Super Cover, as detailed above, unless otherwise indicated.

STORAGE

Storage incidental to transit is insured up to a maximum of 60 days. However, if your effects are to be stored at a rental you should arrange for the insurance to be extended. An Additional premium will be payable.

WHAT TO DO NEXT

Once you have completed the form detach the white copy and return it to the Insurance Intermediary. Retain this page and the yellow copy of the form for your records. You will then be issued with a Policy of Insurance. When you receive the policy check to ensure that it has been issued correctly and advise your Insurance Intermediary immediately if there are any errors.

CLAIMS

Should you need to submit a claim the procedure to be followed will be detailed on your Policy. Please ensure you indicate the name of your mover, your Policy number, the extent of your claim and your full address where you can be contacted.

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
E-mail: britanniarmovers@icaltd.co.uk

are the appointed claims handling agents of the insurers. If your policy has been mislaid contact your Insurance Intermediary.

COMPLAINTS PROCEDURE

If you have any cause for complaint, it is important you know that insurers are committed to providing to you with an exceptional level of service and customer care. They have a Complaints Procedure in place which is outlined within the Terms and Conditions.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

This insurance is covered by the FSCS and FOS, details of which also appear within the Terms and Conditions.

Insurer's Agent:-

Reason Global Insurance, 4th Floor, Lydean House,
43-46 Queens Road, Brighton, East Sussex, BN1 3XB.
Tel No.: +44(0) 1273 739961
Fax No.:+44(0) 1273 733606
e-mail: info@reason-global.com

WHAT COVER SUITS MY PERSONAL NEEDS.... OUR RANGE OF INTERNATIONAL INSURANCE POLICIES

The descriptions which follow provide a summary of our international removal insurance products. Full terms and conditions applicable to each policy are available for your inspection prior to entering into a contract.



Superior Cover

"Superior Cover" is to All Risks cover on a New for Old basis, together with policy extensions 1 to 4 below and nil excess.

(Please note the exclusions stated under the terms and conditions of insurance).

Super Cover

"Super Cover" is to All Risks cover on a New for Old basis. Subject to a policy excess of 1% of sum insured min £50 max £250

(Please note the exclusions stated under the terms and conditions of insurance).

Restricted Cover

"Restricted Cover" is to total loss only of complete consignment or individual carton or package.

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.

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.

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.

Extension 4- Mould and Mildew

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



Rating Schedule to apply with effect from 01st August 2015

HOUSEHOLD AND PERSONAL EFFECTS – Professionally packed

DESTINATION BANDS – Journeys to and/or from:				
BAND 2	BAND 3			BAND 4
Europe (excluding Turkey) Incl. MEDITERRANEAN ISLANDS & CANARIES	USA, CANADA, SOUTH AFRICA, AUSTRALIA, JAPAN,; NEW ZEALAND, HONG KONG, MALAYSIA, UAE, PHILIPPINES, TURKEY, SAUDI ARABIA, SHANGHAI, SINGAPORE, THAILAND, KUWAIT, ISRAEL, JORDAN			REST OF WORLD, other than excluded countries (see below)
MINIMUM INSURABLE VALUE £1000.00				
LEVELS & FEATURES OF COVER				
		Restricted Nil Excess	Super Excess 1% of sum insured subject to min. £50 / max. £250	Superior Nil Excess
		Total Loss Only of Individual packages Or full consignment	All Risks New for Old Cover	All Risks New for Old Cover Extensions; Pairs & Sets, Mould & Mildew, Electrical & Mechanical derangement Consequential loss
ROAD/SEA	Band 2	0.80%	1.50%	1.75%
	Band 3	1.85%	3.00%	3.50%
	Band 4	2.20%	4.00%	4.40%
AIR FREIGHT	Band 2	0.70%	1.30%	1.50%
	Band 3	1.35%	2.10%	2.45%
	Band 4	1.60%	2.80%	3.10%
STORAGE EXTENSIONS				
Charge per month or part of month		0.25%	0.25%	0.25%

MINIMUM PREMIUM PER SENDING £20.00

Excluded Countries

No cover may be provided in respect of transit to/from/ via or storage in:- Afghanistan, Angola, Cuba, Ethiopia, Iran, Iraq, Lebanon, Libya, Myanmar, Nicaragua, Nigeria, North Korea, Rwanda, Somalia, Sudan, Syria, Uganda and any other country where their local legislation decrees insurance must be effected locally, unless specially declared and accepted by Underwriters prior to shipment.

APPLICATION FOR ALL RISKS TRANSIT INSURANCE

Name of moving company _____

Insured	Date Packed	Owner Packed	Professionally Packed	Moving by (tick)	Land	Sea	Air

Moving From: _____ To: _____ (Please state City/Country) _____

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

CODE	QTY	ARTICLE	VALUE
A		LIVING ROOM	
A1		SOFA(s)	
A2		CHAIRS (s)	
A3		LAMP (s)	
A4		TABLE (s)	
A5		RUG(s)& CARPETS	
A6		BOOKCASE/WALL UNIT	
A7		CURTAINS & BLINDS	
A8		PICTURES & PAINTINGS	
A9		PIANO OR OTHER	
A10		MUSICAL INSTRUMENTS	
A11		TV (s)	
A12		VIDEO RECORDER	
A13		RADIO (s)	
A14		Hi-Fi SYSTEM	
A15		RECORD PLAYER	
A16		CD PLAYER	
A17		SPEAKERS	
A18		CLOCKS	
A19			
A20			
A21			
A22			
A23			
A24			
A25			
B		DINING ROOM	
B1		TABLE(s)	
B2		CHAIR(s)	
B3		CHINA CABINET	
B4		BUFFET/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			
B17			
B18			
B19			
B20			
B21			
B22			
B23			

CODE	QTY	ARTICLE	VALUE
C		FAMILY ROOM/STUDY	
C1		CHAIR(s)	
C2		CURTAINS & BLINDS	
C3		SOFA(s)	
C4		TABLE (s)	
C5		LAMP (s)	
C6		RUG(s)& CARPETS	
C7		DESK	
C8		BOOKCASE(s)	
C9		PICTURES & PAINTINGS	
C10		BOOKS	
C11			
C12			
C13			
D		KITCHEN	
D1		FRIDGE	
D2		FREEZER	
D3		FRIDGE/FREEZER	
D4		MICROWAVE	
D5		DISHWASHER	
D6		WASHING MACHINE	
D7			
D8			
D9			
D10			
D11			
D12			
D13			
D14			
D15			
D16			
D17			
D18			
D19			
D20			
D21			
E		CHINAWARE	
E1			
E2			
E3			
E4			
E5			
F		CRYSTAL/GLASSWARE	
F1			
F2			
F3			
F4			
F5			

CODE	QTY	ARTICLE	VALUE
G		SILVERWARE	
G1			
G2			
G3			
G4			
G5			
G6			
H		ORNAMENTS/WORKS OF ART	
H1			
H2			
H3			
H4			
H5			
I		ANTIQUES	
I1			
I2			
I3			
I4			
J		SPORTS EQUIPMENT	
J1			
J2			
J3			
J4			
J5			
K		LINENS/CLOTHING	
K1			
K2			
K3			
K4			
K5			
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TERMS AND CONDITIONS OF INSURANCE

These are the terms and conditions of Insurance provided by Lloyds of London and others 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 Goods 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. Subject to a 1% excess min £50, max £250

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 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.

MOVING COSTS

In the event of loss or damage resulting in the non-delivery of your entire consignment Underwriters agree to provide full reimbursement of moving charges paid if insured under this policy.

EXCLUSIONS

This insurance does not cover:-

1. Loss or damage resulting from wear and tear, gradual deterioration, insects, moth, vermin, rust, mildew, climatic or atmospheric conditions or extremes of temperature.
2. Consequential loss of any kind of description.
3. Mechanical, electrical or electronic derangement unless caused by external physical damage to the item concerned.
4. Depreciation resulting from repairs.
5. 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.
6. 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.
7. Loss or damage of motor vehicles caused by scratching, denting and marring unless a pre-shipment condition report is completed prior to shipment.
8. 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.
9. 1% of sum insured subject to a minimum of £50 and maximum of £250 of any claim (The Policy Excess) on Super Cover Only.
10. 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 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@icaltld.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:

1. Your name and correspondence address
2. Your Marine Certificate Number
3. The name of the Britannia member with whom your original contract was made.
4. 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.

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 Global 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, Partoken Street, London, E1 8BN and on their website www.fscs.org.uk

