

OWNER PACKED EFFECTS

SUMMARY OF STANDARD LIABILITY

These are the summary terms and conditions of Standard Liability Protection provided by 'The Shipper', who is insured with Fortis Corporate Insurance NV to support their Standard Liability.

DISCLOSURE It is your responsibility to provide complete and accurate information to 'The Shipper' when you take out your Standard Liability Protection, throughout the life of the policy. Failure to disclose relevant information, or any inaccuracies in information given, could result in your protection being invalid or cover not operating fully.

It is important that you ensure all statements you make on the valuation form, claim form and other documentation, are full and accurate. If any form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

If you are in any doubt about whether information is material, you should disclose it.

PROPERTY PROTECTED Household Goods, Furniture and Personal Effects, Antiques, and items of similar interest as declared on the valuation form.

PERIOD OF PROTECTION Cover applies from the time The Shipper or their representatives take custody of the goods and continues during the normal course of transit until delivered to the domicile or store at the destination named on the valuation form. Cover includes temporary storage incidental to transit of not more than 60 days prior to shipment and of not more than 60 days following the arrival of the conveying vessel or aircraft at destination.

Following expiry of the incidental period of storage cover, or upon personally requesting storage at The Shippers approved depository, extension of our Standard Liability Protection is essential to maintain cover through to delivery of your goods, requests to extend Standard Liability Protection must be in writing and are subject to payment of an additional charge.

VALIDITY OF STANDARD LIABILITY PROTECTION Completion and Acceptance of the valuation form and the terms and conditions herein, constitutes the basis of the confirmation of protection between you and The Shipper.

STANDARD LIABILITY COVER

Cover A – All Risks

Owner packed effects are held covered against loss and damage in accordance with The Shippers full Terms and Conditions. Subject to completion of the Valuation Form and payment of the appropriate charge.

Cover B – Loss & Theft Only

Owner packed effects are held covered against *loss and theft only* in accordance with the Shippers full Terms and Conditions. Subject to completion of the Valuation Form and payment of the appropriate charge.

Charges are Subject To VAT For Moves Within The EU

EXCLUSIONS The policy excludes the following property: Bonds, Securities, Stamps, Manuscripts, Documents, Electronic Data, Plants, Perishables, Furs exceeding £100, Jewellery, Watches, Precious Stones and Metals, Money, Coins, Deeds, Animals, Birds or Fish

Any claim under this protection is subject to a claims handling fee applied by Fortis Corporate Insurance NV of 1% of the total value declared on the valuation form, with a minimum deduction of £50 and a maximum deduction of £200.

This Standard Liability Protection excludes Loss or Damage caused by:

1. Wear and Tear and Natural or Gradual Deterioration, Leakage or Evaporation or from Perishable or Unstable Goods, Moth, Vermin or Similar Infestation, Rust, Mildew, Oxidisation, Discoloration, and/or any process of cleaning or repair or restoration.
2. Climatic or atmospheric conditions or extremes of temperature.
3. Consequential loss of any kind or description.
4. Mechanical or Electrical breakdown or derangement unless caused by external physical damage to the item concerned.
5. Loss and/or erasure of electronically held data records.
6. Depreciation resulting from repairs, cleaning or restoration.
7. Delay, confiscation or detention of property by Customs or other Officials or Authorities.
8. Ionising radiations or radioactive contamination.
9. Chemical, Biological, Biochemical, Electromagnetic Weapons and Cyber Attack.
10. Loss or damage to a motor vehicle or boat caused by Scratching, Denting and/or Chipping unless a pre-shipment Condition Report is completed prior to shipment.
11. Damage to a motor vehicle when driven under its own power unless incidental to loading/unloading or loss or damage to accessories and/or removable items, unless lost with the vehicle.

PROTECTION TERMS, CONDITIONS & WARRANTIES Please thoroughly read the 'Summary of Standard Liability Protection' and any associated terms and conditions shown on related documentation. Please ensure that you fully understand them and are able to follow their requirements exactly.

SHIPPING CHARGES Standard Liability Protection is offered to cover the shipping charges in the event of a total loss of the whole consignment.

FULL VALUE CLAUSE The property covered by this protection must be declared at the full replacement value at destination. If the property is under declared you will only be entitled to recover the proportion of the loss that the sum specified bears to the total value of the property.

HIGH VALUE CLAUSE Any item or set valued over £250 must be declared separately in the schedule and the value stated. Items or sets not declared will be deemed to have a value not greater than £250.

PAIRS AND SETS CLAUSE Where an item is part of a pair or set, we 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.

ANTIQUES & ART CLAUSE The amount recoverable in respect of loss or damage to antiques or objects of art is limited to the cost of repair or the declared value if the covered article is irreparable, whichever is the lesser amount.

FRAGILE ITEMS The amount recoverable for loss or damage of fragile items detailed under the relevant category on the valuation form will be limited to the value declared or 40% of the total value declared, whichever is the lesser amount. Protection against a greater content of Fragile Items is available on written request, subject to a detailed inventory and payment of an additional charge.

OTHER CLAUSES Our Standard Liability Protection is subject to Institute War Clauses, Strikes Clauses: Extended Radioactive Contamination Exclusion Clause, Termination of Transit Clause (Terrorism), Chemical, Biological, Bio-Chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause, Classification Clause and Seaworthiness Clause. All Institute Clauses referred to within this protection are the London Institute Clauses current at the date the protection commences.

CLAIMS NOTIFICATION In the event of loss or damage, which may result in a claim under the Standard Liability, immediate written notice should be given to The Shipper at their UK address. **It is a condition of 'The Shippers' underwriter's liability under this protection that all items lost or damaged are notified within 30 days after delivery.**

ENGLISH JURISDICTION 'The Shippers' Standard Liability is subject to English law and the exclusive jurisdiction of the English Courts.

CLAIMS PROCEDURE You should supply The Shipper with your reference number and as many details as possible concerning your claim, including photographs of any damaged items and copies of any correspondence with carriers, hauliers, port authorities, airport authorities and/or the final delivery agents. Claims documentation will be forwarded to you immediately. In the meantime you should attempt to obtain estimates where viable for repairs or replacement. In the event of short delivery of any packages or damage to the packages seen on arrival you should notify in writing the final delivery agents. In no circumstances, except under written protest, should you give a clean receipt where goods are in doubtful condition. The Shipper or their agents will be at liberty to appoint a local representative if they see fit.

CUSTOMER CARE Every attempt will be made by The Shipper to provide a high level of service to its customers taking advantage of this protection. If on occasion the service falls below the standard you would expect please address your enquiry or complaint to The Shipper. If you remain dissatisfied, write to the Customer Care Director of International Claims Agency, Kent Innovation Centre, Thanet Reach Business Park, Northwood Road, Broadstairs, Kent CT10 2QQ. If it is still not resolved you may refer the matter to the British Association of Removers, Conciliation Service, Tangent House, 62 Exchange Road, Watford, Herts, WD18 0TG.

CONFIDENTIALITY & DATA PROTECTION All personal and sensitive information about our customers is treated as Private & Confidential.

We will only use and disclose the information we have about private individuals in the normal course of arranging and administering their protection, and will not disclose any information to any other parties without their written consent. Unless we are notified of any changes we shall assume the personal and sensitive data we hold about our customers is correct, and may utilise that information to arrange additional protection at the customer's request.

Please note that a full copy of Standard Liability Terms and Conditions are on the reverse of your invoice for shipping. If you require a copy they are available from your move coordinator or alternatively on our website at Company Profile.