

TYPE OF COVER

International transit insurance for household goods



WHAT IS INSURED?

Household goods, furniture, personal effects, motor vehicles/boats/caravans, antiques or objects of art, and items listed on the proposal form and packed by the removal company excluding items specifically listed under the terms of the policy and in this document which Baxendale will not insure.

Cost and expenses incurred as a result of shipping line declaring general average.



WHAT IS NOT INSURED?

The Excess, jewellery, watches, smart watches, sunglasses, precious stones, Money, coins, bullion, deeds, bonds, securities or stamp or medal collections or similar, furs, perfumes, tobacco, cigars, cigarettes, beer wine or spirits, foodstuffs, medicines, drugs, perishable or corrosive goods, paints, pressurised containers, explosives, firearms, flammables, flat pack furniture, pornography, any illegally held item(s) livestock, animals, plants, human or animal remains or ashes, mobile phones or tablets, memory sticks SD cards, information contained in any document, loss of use, loss of production, loss of amenity, loss of enjoyment or any other indirect or consequential loss. Please see policy wording for full list of exclusions.

Goods that are not packed by the removal company (Owner packed goods).

Loss or damage caused by excluded risks.

Goods which are not subject to the removal services.



ARE THERE ANY RESTRICTIONS ON COVER?

Sum insured

Baxendale's liability to you will not exceed the total amount you have insured your goods for.

The Excess

The policy is subject to an Excess of 1% of total sum insured subject to minimum figure of £50 and maximum amount of £200.

Underinsurance/Average

Your goods must be insured for their full replacement value at destination. If the sum insured is less than the full replacement cost at destination your claim may be reduced to reflect the amount by which you are underinsured.

High value items

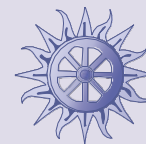
Any item or set valued over £500 must be declared separately and the value stated. Items or sets not declared will be deemed to have a value not greater than £500.

Pairs sets and suites restriction

Where an item is part of a pair or set, the policy 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. A waiver to this exclusion is available upon payment of an additional premium.

Mechanical and electrical derangement

The policy will not cover loss or damage as a result of electrical or mechanical failure or derangement unless directly attributable to external physical damage. A waiver to this exclusion is available on payment of additional premium.



WHERE AM I COVERED?

Cover is provided worldwide.



WHAT ARE MY OBLIGATIONS?

You must;

- Disclose to the removal company/Baxendale if you are unable to comply with any term of policy;
- Insure your goods for full replacement value at destination;
- Insure all your goods . Insurance is not available on selected items basis.
- Not deliberately, recklessly or carelessly make any misrepresentation that, without the misrepresentation, Baxendale would not have entered into the contract at all or would have done so only with different terms;
- Ensure all statements you make on the Proposal Form, claim form and other documentation, are full and accurate;
- Disclose to Baxendale any material changes;
- Mitigate any loss;
- Extend the cover and pay extension premiums if you require storage at origin or destination beyond **60 days**;
- Report the loss or damage within **7 days** to in writing to the removal company ;
- Provide such information as may be reasonably requested to allow your claim to be processed. Delay in providing such information may delay the settlement of the claim or result in the claim being rejected.
- Pay the Excess on any claim



WHEN DOES THE COVER START AND END?

From the time the goods come into the custody of the removal company to the time the goods are delivered to the destination stated on the proposal form. Cover includes temporary storage incidental to transit prior to and after shipment. After **60 days** in store, the cover must be extended subject to you paying the additional premium.



HOW DO I CANCEL THE INSURANCE?

You have up to **14 days** “cooling off period” from the date you first received the Guide to International Transit Insurance and/ or this IPID and before the services commence. To cancel the contract you must notify the removal company in writing before the services commence.



WHEN AND HOW DO I PAY?

The premium will be invoiced in advance of the start of the services. Where storage is required the insurance premium will be invoiced at the same time as the storage charges.

Please note this summary does not contain the full terms of conditions of the insurance contract. Full terms can be found in the guide to International Transit Insurance Guide.