

The Careful Company

196 Kilmarnock Road, Glasgow G41 3PG
Customer Advice Freephone 0800 316 0206
Tel/Fax 0141 637 1010

Summary of Insurance Cover

SUBJECT TO YOU GIVING US INSTRUCTIONS

TO INSURE your goods and effect we can agree to add you to our insurance policy which is underwritten by Fortis Corporation NV. The cover being provided is summarised below. You may inspect the policy at our office on request.

COVER

All Risks of physical loss or damage in transit or store anywhere in the United Kingdom, Northern Ireland, The Channel Islands, The Isle of Man, member States of the European Union, Scandinavia & Switzerland.

For Self Storage cover is restricted to fire, lightning, explosion, storm, flood, burst pipes, theft accompanied by forcible and violent entry or exit, riot, strike, civil commotion, malicious damage, impact by vehicles.

SUM INSURED

As declared to us on the acceptance form.

Unless confirmed in writing by us prior to the move the sum insured shall not exceed:

Household Removals & Storage: £75,000 any one customer

Office/Commercial Removals: £100,000 any one vehicle load

The sum insured can be increased on payment of an additional premium up to a maximum of £250,000 any one customer or vehicle load.

BASIS OF CLAIMS SETTLEMENT (Indemnity)

The settlement of any claim shall be by replacement, repair and/or compensation at Underwriter's option. Underwriters will take into consideration the age, quality, degree of use and consequent market value of items when calculating the settlement. This policy is not "new for old".

POLICY EXCESS

The Underwriters will not pay the first £50 of each claim.

PAIRS & SETS CLAUSE

Where any items are part of a pair or set Underwriters will only pay for the actual parts which are lost or damaged. No payment will be made for articles that are not damaged.

UNDER-INSURANCE

If you fail to declare the full market value of your property on the acceptance form, in the event of a claim you will only be entitled to recover from Insurers the proportion of the loss as the declared value bears to the total value of your property. If you under-insure you may well suffer.

TIME LIMITS FOR CLAIMS NOTIFICATION

For removals & storage within Great Britain:

All claims must be notified to the remover whether unpacked or not within 7 days of delivery of the property or in the case of non-delivery 7 days from when the property would normally be delivered unless a time extension is requested by you and agreed by us in writing.

For overseas removals & storage :

Within 30 days of delivery or in the case of non-delivery within 30 days from when the property would normally have been delivered unless a time extension is requested by you and agreed by us in writing.

EU 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.

Any enquiry or complaint should be addressed in the first instance to the Administrator Reason Global Insurance, Lyndean House, 43-46 Queens Road, Brighton, BN1 3XB, Telephone: 0845 602 1775

No cover is provided for the following:

1. Jewellery, Watches, Precious Stones, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds except whilst in store in a locked safe or strong room.
2. Furs, perfumery, tobacco, cigars, cigarettes, wines, mobile phones, spirits and explosives. It is agreed, however, that cover will be provided for these items where they are part of a household or office removal or storage contract subject to a limit of £10,000 any one customer, any one job.
3. Livestock
4. Loss or damage caused by wear, tear, gradual deterioration including the deterioration of contents of deep freeze units), inherent vice or latent defect.
5. Loss or damage caused by moth, insect or vermin unless from an external cause.
6. Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Remover.
7. Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicles or other conveyances.
8. Loss of data records other than cost of blank data carrying materials.
9. Any consequence of War, Invasion, Act 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. This exclusion shall not apply to overseas removals whilst the Customers' property is waterborne.
10. 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. This exclusion shall not apply to storage in the ordinary course of transit as more fully set out in the Termination of Transit Clause (Terrorism).
11. Consequential loss of any kind or description.
12. Loss or damage or liability or expense directly or indirectly caused by or contributed to, by, or arising from:-
Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component thereof.

Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
13. Loss or damage or expense directly, or indirectly, caused by or contributed to, by or arising from:-
Any chemical, biological or electromagnetic weapon.

The use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or other electronic system.
14. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
15. In respect of overseas removals only our insurance excludes the risks of breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks, suitcases and the like unless reasonably attributable to physical damage to such items from collision or overturning of road vehicles or other conveyances. Also excluding claims for missing items unless a valued list of contents is supplied by the owner to the Remover prior to commencement of transit. The paragraphs relating to excluded goods shall still apply.