

SUMMARY OF INSURANCE COVER

If you purchase the insurance arranged by the remover (herein referred to as "the Company") on your behalf for loss of or damage to your property the insurance conditions set out below will apply. Please note that irrespective of whether or not you purchase this insurance the liability of the Company for loss of or damage to your property whilst in our care, custody or control is limited by their trading conditions which form part of their contract with you.

SUBJECT TO YOU GIVING THE COMPANY INSTRUCTIONS TO INSURE, they can arrange on your behalf insurance Underwritten by Amica for AXA Versicherung AG and Others to cover physical loss or damage to your property within their "Open Cover" insurance arrangements as summarised below. You may inspect the policy at their office on request. Please note, the cover provided by Us is optional.

TOTAL SUM INSURED

As declared to the Company on the acceptance form. Unless confirmed in writing by the Company prior to the move the sum insured shall not exceed:

- Household Removals & Storage: GBP 500,000 any one customer
- Office/Commercial Removals: GBP 500,000 any one vehicle load
- Self Storage: GBP 50,000 any one customer or contract or job

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 subject to exclusions overleaf.

This insurance is effective from the time your insured property is professionally packed and/or uplifted from your residence or business location for the commencement of the transit and continues, including storage, if any, until your insured property is professionally delivered to the final destination. If your property is professionally unpacked coverage is extended to cover the period of the professional unpacking provided this takes place within 7 days of delivery.

Cover in respect of Self Storage is limited to the following perils:

 Physical loss of or damage to your property caused by fire, lightning, explosion, earthquake, storm, flood, bursting &/or leaking pipes, ingress of water or other liquid substance, aircraft or articles dropped therefrom, moth, insect or vermin from an external cause, theft accompanied by forcible and violent entry to or exit from the storage facility, riot, strike, civil commotion, malicious damage, impact by vehicles of any kind.

For Self Storage this insurance is effective from the time your insured property is placed in to storage and ceases upon removal from storage – no cover applies during loading and unloading or during transit

UNDER-INSURANCE

It is a condition of the insurance that the sum insured represents the full total value of your property. If you fail to declare the full replacement value of your property, 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 replacement value of your property.

BASIS OF CLAIMS SETTLEMENT

The settlement of any claim shall be by replacement, repair and/or compensation, taking into consideration at underwriters option the age, quality, degree of use and consequent market value. This policy is not "new for old".

Documents

Where any claim includes loss of or damage to documents the basis of settlement shall relate to the reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

Pairs and Sets (where selected)

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item or items having regard to the importance of the affected items within the pair or set. All the articles constituting the pair or set shall, at Underwriters' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set. Subject to goods being professionally packed

Electrical and Mechanical Derangement (where selected)

To include loss or damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement, provided the interest insured does not exceed six years old. Subject to the goods being professionally packed

POLICY EXCESS

Insurers will not pay the first GBP 50 of your claim.

PAIRS & SETS LIMITATION CLAUSE

Where any items of your property are part of a pair or set Insurers shall only pay for the actual items which are lost or damaged. No payment will be made by Insurers for any items which are part of a pair or of a set and which are not lost or damaged.

OWNER PACKED PROPERTY

Loss or damage arising from the following is excluded:

Breakage, scratching, denting, chipping, staining and tearing unless directly caused by fire or collision or overturning of the transporting conveyance.

Missing items of cartons or packages unless an itemised valued list of contents of each carton or package is supplied by you to the Company prior to commencement of transit.

YOUR DUTY TO PROVIDE INFORMATION

It is your duty to take reasonable care to answer all questions honestly and to the best of your knowledge and commercial customers must make adequate enquiries within your business to identify and verify that information relevant to the insurance of your property is disclosed. If you do not, your insurance policy may be cancelled or treated as if it never existed or your claim may be rejected or not paid in full. It is important that all statements you make on all documents are full and accurate. Failure to accurately provide requested information could invalidate your insurance cover and mean that part or all of a claim may not be paid.

CONSUMER RIGHT TO CANCEL

Insurers have to give you certain information before you make your decision. If you have not been given this information when you buy your insurance (and you have not told the Company you do not want it) Insurers will allow you a "cooling off" period of at least 14 days from the time you receive the information. If you do not want to continue with the insurance, you may cancel your cover within this period and receive all your money back (as long as you have not made any claims).

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.

CLAIMS NOTIFICATION

In the event of loss and/or damage that may give rise to a claim under this insurance, immediate notice must be given in to the Company. Unless a time extension has been requested by you, and agreed by the Company in writing, it is a general condition under this insurance that full details of any losses and/or damages for removals and storage must be notified within 7 days after delivery or, in the case of non-delivery, within 7 days from when your property would normally be delivered. These time limits apply whether or not your property has been unpacked. For Self Storage full details of any losses and/or damages must be notified at the time of the discovery of the loss of or damage to your property or at the time of removal of your property from the store whichever is sooner.







CUSTOMER SERVICE AND COMPLAINTS

Insurers are dedicated to providing a high quality service and want to ensure that this is maintained this at all times. If you feel you have not been offered a first class service please contact International Claims Agency Ltd (ICA) who will do their best to resolve the problem. ICA's contact details are:

International Claims Agency Ltd,

Unit 10, Invicta Way,

Manston Park,

 Ramsgate, Kent CT12 5FD United Kingdom

 Telephone:
 +44 (0)1843 823820

 Fax:
 +44 (0)1843 823956

 E-mail:
 claims@icaltd.co.uk

In the event that the Complaints Department is unable to resolve your complaint it may in certain circumstances be possible for you to refer it to the Financial Ombudsman

Exchange Tower
Harbour Exchange Square

London E14 9SR

Tel No: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we cannot 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 (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk







EXCLUSIONS

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 and spirits. 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 GBP 10.000 any one customer, any one job.
- 3. Livestock, Plants, Explosives, Flammables
- 4. Any other property which you are not permitted to submit for removal and/or storage under the terms of the trading conditions of the Company.
- 5. Loss or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), inherent vice or latent defect, mould and mildew.
- 6. Loss or damage caused by moth, insect or vermin unless from an external cause.
- 7. Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Company.
- 8. Mechanical or electrical damage or derangement of any mechanical or electrical items 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.
- 9. Loss of data records other than cost of blank data carrying materials.
- 10. 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 your property is waterborne.
- 11. Loss or damage in respect of property 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).
- 12. Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage to your property
- 13. Depreciation following repair or restoration of a damaged item
- 14. Loss or damage or liability or expense directly or indirectly caused by or contributed to, by, or arising from:
 - a. Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
 - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component thereof.
 - c. Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
 - d. 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.
- 15. Loss or damage or expense directly, or indirectly, caused by or contributed to, by or arising from:
 - a. Any chemical, biological, bio-chemical or electromagnetic weapon.
 - b. 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.
- 16. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 17. Loss or damage resulting from any work undertaken against the professional advice of the removal crew
- 8. CYBER
 - 1. Subject only to paragraph 3 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.
 - 2. Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.
 - 3. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

19. COMMUNICABLE DISEASE

- 1) any loss, damage, liability, cost, or expense directly arising from the transmission or alleged transmission of a Communicable Disease or from any fear or threat of a Communicable Disease:
- 2) any liability, cost or expense to identify, clean up, detoxify, remove, monitor, or test for a Communicable Disease;
- 3) any liability for or loss, cost or expense arising out of, any loss of revenue, loss of hire, business interruption, loss of market, delay or any indirect financial loss, howsoever described, as a result of a Communicable Disease or the fear or the threat of a Communicable Disease.

As used in this Endorsement, a Communicable Disease means any disease, known or unknown, which can be transmitted by means of any substance or agent from any organism to another organism where:

- (i) the substance or agent includes but is not limited to a virus, bacterium, parasite or other organism or any variation or mutation of any of the foregoing, whether deemed living or not, and
- (ii) the method of transmission, whether direct or indirect, includes but is not limited to human touch or contact, airborne transmission, bodily fluid transmission, transmission to or from or via any solid object or surface or liquid or gas, and
- (iii) the disease, substance or agent may, acting alone or in conjunction with other comorbidities, conditions, genetic susceptibilities, or with the human immune system, cause death, illness or bodily harm or temporarily or permanently impair human physical or mental health or adversely affect the value of or safe use of property of any kind.

All other terms, conditions and limitations of the insurance remain the same.





VALUATION FORM



A. Goods moved by Bournes Excludes cash, jewellery, watches, stamps or similar valuable articles as these are excluded from the insurance cover.

Single items valued over £1500 must be listed and are not insured unless declared and valued. It is in your own interest to provide as much detail as possible. Items must be for their full replacement value. Attach additional pages if required. You may supply your own list but please ensure that this page is signed and dated in all instances.

QTY	ARTICLE	VALUE
A	Living Room	
	Armchair	
	Bookcase	
	China Cabinet	
	Desk/Bureau	
	Chairs	
	Hall Stand	
	Occasional Table	
	Sideboard	
	Sofa	
	Dining Table	
	Lamp(s)	
	Pictures/Paintings	
В	Kitchen	
	Cooker	
	Deep Freeze	
	Dishwasher	
	Microwave	
	Refrigerator	
	Tumble Dryer	
	Washing Machine	
	Electrical Items	
	Table & Chairs	
	Pots & Pans	
	Utensils/Cutlery	
	etensis, etalery	
С	Chinaware	
TOTAL	COLUMN 1	

ГΥ	ARTICLE	VALUE
D	Silverware	
<u> </u>		
r.	G 4 MGI	
E	Crystal/Glass	
F	Antiques	
G	Electrical Items	
<u> </u>		
H	Bedroom	
	Bed(s)	
	Chair(s)	
	Bedside Table(s)	
	Dressing Table (s)	
	Chest of Drawers	
	Mirror (s)	
	Rug(s)	
	Lamp (s)	
	Curtains/Blinds	
	Bookcases	
	Wardrobe/Armoire	
1	Bathroom	
	Toiletries	
	Towels	
		I

QTY	ARTICLE	VALUE
J	Miscellaneous	
	CD Player	
	DVD Player	
	Hi Fi/Stereo	
	Video Recorder	
	Computer	
	Telephone/Fax	
	Television(s)	
	Vacuum Cleaner	
	Video Cassettes	
	DVD/CD	
	Records/Tapes	
	Cycles	
	Garden Furniture	
	Garden Tools	
	Golf Clubs/Trolleys	
	Lawn Mower	
K	Other (please specify)	
L	Motor Vehicles	
TOTAL	COLUMN 3	
	TOTAL	

TOTAL SUM INSURED	

I declare that I have disclosed all material facts and understand that failure to do so could render the insurance void. I declare that the amounts stated above are the full value of the goods. I confirm that I have declared all items that I wish to insure will all details requested. I have read the terms and conditions of the policy and understand that these shall form the basis of the proposed contract between me and the Insurers.

Signature Please see attached sheet Date

VALUATION FORM



A. Goods moved by Bournes Excludes cash, jewellery, watches, stamps or similar valuable articles as these are excluded from the insurance cover.

Single items valued over £1500 must be listed and are not insured unless declared and valued. It is in your own interest to provide as much detail as possible. Items must be listed for their full replacement value. Attach additional pages if required. You may supply your own list but please ensure that this page is signed and dated in all instances.

QTY	ARTICLE	VALUE	
A	Living Room		
	Armchair		
	Bookcase		
	China Cabinet		
	Desk/Bureau		
	Chairs		
	Hall Stand		
	Occasional Table		
	Sideboard		
2	Sofa	4000	
	Dining Table	1	1
	Lamp(s)		
	Pictures/Paintings		
- 1		575 OO	
1	Wedgewood vase	575.00	
В	Kitchen		
	Cooker		
	Deep Freeze		
	Dishwasher		
	Microwave		
	Refrigerator		
	Tumble Dryer		
	Washing Machine		
	Electrical Items		
	Table & Chairs		
	Pots & Pans		
	Utensils/Cutlery		
1	Food mixer	450.	
			i
С	Chinaware		
TOTAL	COLUMNI	F00F	
TOTAL	COLUMN 1	5025]

TY	ARTICLE	VALUE
D	Silverware	
E	Crystal/Glass	
	,	
F	Antiques	
-	imiques	
G	Electrical Items	
G	Electrical Items	
Н	Bedroom	
1	Bed(s)	1700.
	Chair(s)	
	Bedside Table(s)	
	Dressing Table (s)	
	Chest of Drawers	
	Mirror (s)	
	Rug(s)	
	Lamp (s)	
	Curtains/Blinds	
	Bookcases	
	Wardrobe/Armoire	
I	Bathroom	
	Toiletries	
	Towels	
		i e

QTY	ARTICLE	VALUE
1	Miscellaneous	VIIDOL
	CD Player	
	DVD Player	
	Hi Fi/Stereo	
	Video Recorder	
	Computer	
	Telephone/Fax	
1	Television(s)	2500.
	Vacuum Cleaner	2000.
	Video Cassettes	
	DVD/CD	
	Records/Tapes	
	Cycles	
	Garden Furniture	
	Garden Tools	
	Golf Clubs/Trolleys	
	Lawn Mower	
-	Lawii Mowel	
	Other (please specify)	
1	Vera Wang Bridal Gown	4000
1		4000.
	All other items to be insured	40000.
	Motor Vehicles	
TO A W	NOLLINO 12	40500
TAL	COLUMN 3	46500
	ГОТАL	53225

TOTAL SUM INSURED	53,225.00
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I declare that I have disclosed all material facts ar	nd understand that failure to do so could render the insurance void.	I declare that the amounts stated above are the full value of the goods.	I confirm that I have declared al
items that I wish to insure will all details requested.	I have read the terms and conditions of the policy and understand the	hat these shall form the basis of the proposed contract between me and the	e Insurers.

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Signatur	e	Date	Please see attached sheet	