

FLEXICOVER MARINE TRANSIT INSURANCE



PROSPECTUS AND VALUATION FORM



Arranged through the intermediary of

BASIL E. FRY & COMPANY LTD

CLAIRE HOUSE, BRIDGE STREET, LEATHERHEAD, SURREY KT22 8BZ.

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“FLEXICOVER” MARINE TRANSIT INSURANCE

The perils of international transport are varied. Good insurance is therefore essential and with the Flexicover Scheme held by your Mover and underwritten by Royal & Sun Alliance Insurance Plc, a leading insurer, you are assured of first class cover.

The cover is on an All Risks basis, subject to the terms and conditions detailed on the final page of the proposal. “**Standard Cover**” is subject to a Claims Excess representing 1% of the Declared Value under the Certificate of Insurance subject to a minimum of £25 and a maximum of £250. “**Super Cover**” is as per Standard Cover without a Claims Excess. “**Restricted Cover**” which is total loss only is also available – please refer to your Mover for appropriate charges if this cover is required.

It is most important that you cover your effects adequately. We suggest that before completing the form you familiarise yourself with the terms and conditions of cover on the final page of this prospectus.

COMPLETING THE VALUATION FORM

- 1 Make sure that all items you require to be covered are listed on the valuation form. You will see that the valuation form has been divided into categories with examples of items you may wish to insure included in ‘Quick-Select’ lists to help you remember all items in your consignment however, is a guide only in addition to which you can add descriptions for your own items if they do not appear in a quick-select list.
- 2 **Any items you fail to list will not be covered.**
- 3 Make sure you value your effects correctly. You should ascertain the **replacement cost at destination in like condition and age** as the cover is on an indemnity basis. Prices may vary considerably from the U.K. and we suggest you consult your Mover or 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 cover an item for £100 and it is found to be worth £200 at your destination then only 50% of any claim you make for the item will be met.
- 4 In the event of the total loss of your consignment you will have been put to the expense of shipping your goods to no avail. If choose to include the cost of the Shipping and Packing these costs will be met by the cover following a total loss.
- 5 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 submitting as it will form the basis of your cover.

EXCLUSIONS

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

PREMIUM COST

The premium rate will be as quoted by your Mover, unless otherwise indicated. Cover allows fragile items listed under section '3. Smaller Household Items' of the valuation form up to 30% of the total value of the consignment. If you require a quotation for cover for a higher proportion of fragiles please refer to your Mover.

STORAGE

Storage incidental to transit is covered up to a maximum period of 60 days. However, if your effects are to be stored at a rental you should arrange for the cover to be extended. Additional charges will be payable.

WHAT TO DO NEXT

Once you have completed the Overseas Removal Valuation Form and submitted via the on line portal you will receive an e mail copy of your valuation form along with a copy of this document, your valuation form will also be sent directly to your mover who will issue your with your certificate of insurance. When you receive the certificate, check to ensure that it has been issued correctly and advise your Mover immediately if there are any errors.

CLAIMS

We are sure that your effects will be handled carefully. However, if you do need to submit a claim the procedure to be followed will be detailed on your certificate. In the event that your certificate is mislaid contact Removal Claims Service at the address below. Ensure that you indicate the name of your Mover, your Certificate Number, the extent of your claim and your full address.

CUSTOMER CARE

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 international remover or Removal Claims Service. If your complaint is not resolved or you are not happy with our course of action proposed, you can progress your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing.

Customer relations contact details are:-

Customer relations office,
Royal & Sun Alliance Insurance Plc,
Bowling Mill,
Dean Clough Industrial Estate,
Halifax HX3 5WA.

If you are still not satisfied Royal & Sun Alliance Insurance Plc is regulated by the Financial Services Authority whose arbitration service is the Insurance Division, Financial Ombudsman Service, and you may be able to refer your complaint to them. Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

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.

Insurer's Agents:-

Removal Claims Service
Claire House,
Bridge Street,
Leatherhead,
Surrey KT22 8BZ
Tel. 01372 385970
Fax. 01372 385971
E Mail. info@removalclaims.co.uk

TERMS AND CONDITIONS OF INSURANCE

These are the terms and conditions of Insurance provided by Royal & Sun Alliance Insurance Plc. (the Insurers) via Basil E Fry & Co Ltd. (the Broker) and your International Remover.

In these Terms and Conditions, "we", "us" and "our" means Insurers. "You" and "your" means 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

From the time the International Removers or their representatives take custody of the property insured until delivery at the destination described on the certificate including temporary storage incidental to transit of not more than 60 days after the arrival of the conveying vessel or aircraft. Subject to payment of an additional premium the period of insurance may be extended to cover property insured stored at a rental.

TYPES OF INSURANCE COVER

SUPER COVER is All Risks of physical loss and/or damage as per Institute Cargo Clauses (A) or Institute Cargo Clauses (Air), on an Indemnity Cover basis as defined below. **STANDARD COVER** is as per Super Cover subject to a Policy Excess of 1% of the total sum insured under the certificate of insurance subject to a minimum of £25 and a maximum of £250. **RESTRICTED COVER** is total loss of complete packages or items detailed on the inventory or otherwise as per Institute Cargo Clauses (C).

INDEMNITY COVER

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.

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. Any financial loss other than loss, destruction or damage to the property insured.
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.
9. Loss of or damage to motor vehicles caused by scratching, denting and marring unless a pre-shipment condition report is completed prior to shipment.

CONDITIONS

FULL VALUE CLAUSE

The values provided on the proposal form (or substitute document) must be 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).

PAIRS AND SETS CLAUSE

Where any lost or damaged item is part of a pair or set the insurers will only pay for the actual part or parts affected. A payment will not be made in respect of any undamaged parts.

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 TIME LIMIT

In the event of loss or damage which may give rise to a claim under this certificate immediate notice in writing must be given to the Insurer's Agents as detailed below. Detailed notification of claim must be made within 30 days of delivery to the destination shown on the certificate or within 30 days of the scheduled delivery date in the event of non-delivery. Any claims submitted after this period has elapsed will be jeopardised, time being of the essence.

CANCELLATION

Insurers may cancel cover at any time by giving notice to that effect in writing by prepaid letter post to your last known address. The notice periods are:- 48 hours for risks covered by the Institute Strikes Clauses in respect of shipments to or from the USA and/or storage in the USA. 7 days for risks covered by Institute War and Strikes Clauses. 30 days in all other circumstances.

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

Wherever your final delivery is made, and in the unfortunate event that you need to make a claim, immediate notification should be given to our claim settling agents who are:-

REMOVAL CLAIMS SERVICE

Claire House, Bridge Street, Leatherhead, Surrey KT22 8BZ
Tel. No. 01372 385970 Fax. No. 01372 385971
Email: info@removalclaims.co.uk

The following must always be provided:

Your name and address for correspondence.

Your certificate number.

The name of the international remover with whom your original contact was made.

As many details as possible of your claim.

Claims documentation will be sent to you immediately. In the meantime you should attempt to obtain estimates where viable for necessary repairs or replacement. If you did not endorse the delivery documentation when receiving your goods you should also write to the final delivery agents advising them of the nature of damage or loss. If local representation is required by the Insurers arrangement will be made by their claims settling Agents.

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 international remover or Removal Claims Service. If your complaint is not resolved or you are not happy with our course of action proposed, you can progress your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing.

Customer relations contact details:-

Customer relations office, Royal & Sun Alliance Insurance Plc, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

If you are still not satisfied Royal & Sun Alliance Insurance Plc is regulated by the Financial Services Authority whose arbitration service is the Insurance Division, Financial Ombudsman Service, and you may be able to refer your complaint to them. Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

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.

Removal Claims Service is a trading name of Basil E Fry & Co Ltd. of Claire House, Bridge Street, Leatherhead, Surrey KT22 8BZ who are authorised and regulated by the Financial Services Authority

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