

Insurance Proposal Form

All Risks Insurance Protection for your Household Goods, Personal Effects and Automobiles Moving by Land, Sea or Air

Important Customer Information:

Please read the following pages before completing the accompanying Insurance Proposal form

- **Policy Summary**
- **How to complete the Proposal form**
- **Exclusions and Optional Coverage**
- **Application for Insurance Form**
- **Terms and Conditions of Insurance**

This Insurance is underwritten by 100% Certain Underwriters @ Lloyds & Others

and Administered by:

Reason Global Insurance Ltd
4th Floor Lyndean House
43-46 Queens Road
Brighton
BN1 3XB

Telephone: +44 (0)1273 739961

Facsimile : +44 (0)1273 733606

Email : info@reason-global.com

Policy Summary

Your mover has arranged a special insurance programme for the removal of your household goods, which is underwritten by 100% Certain Underwriters @ Lloyds & Others

This Policy Summary DOES NOT contain the full terms and conditions of the insurance contract as these are contained in the accompanying Terms and Conditions of Insurance at the back of this document.

Why purchase Transit Insurance?

Whilst great care is taken during the removal of your goods, there are many risks of loss or damage, which are beyond the Movers control. The Mover's liability for loss or damage is limited by their standard contract terms and conditions, which are incorporated into all removal, storage and shipping contracts. For these reasons, you are strongly advised to take out an All Risks insurance policy to protect you from the many risks to which your goods will be exposed during removal, storage and transit.

If you do not take out adequate insurance, your recourse against the Mover and subsequent carriers or parties for loss or damage, if they are liable, may be limited. Other parties involved may include, for example, the shipping company or airline, other transport operators, the Port Authority and so on. These parties operate under separate contract conditions, or under international law or Conventions that may limit or exclude their liability. If a loss occurs at sea and the shipping company may declare a General Average loss (which is the cost incurred by the carrier to preserve the vessel and it's cargo). In this case, you, as the 'shipper' of the goods may have to 'contribute' to the General Average loss incurred by the shipping company (this principle of contribution is an insurable risk and is covered by this policy).

Even though every care will be taken by the Mover, you will appreciate that the distances involved, coupled with the rigors of an international transit, means that on occasions loss and/or damage to your goods may occur. You are therefore strongly recommended to take out insurance cover to ensure that you are duly compensated for any loss which may occur.

What does the Policy cover and what does it exclude?

This policy provides "All Risks" of physical loss or damage cover for Door to Door International transits of your goods arranged by the Mover, including periods of storage whilst in professional warehousing by or arranged by the Mover, subject to the terms and conditions of insurance detailed herein.

As with any insurance cover, this policy incorporates certain Exclusions, Conditions or limits and these are summarised in the 'Terms and Conditions' attached. Please ensure that you understand the terms and conditions prior to agreeing to take up coverage under this policy, to avoid unnecessary surprises later on, in the event you need to make a claim.

How do I arrange cover through this Policy?

Please complete the enclosed Proposal Form. The basis of valuation of your goods, for this policy, should be the **new replacement cost at destination** for Household Goods and Personal Effects, and **market value at destination** for Antiques, Fine Arts, Automobiles, Motor Cycles, Boats, Campers and Trailer. You may need to make some enquiries to establish the comparable cost of living between your present location and the country you will be moving to. If you 'under-value' your goods (i.e. insure them for less than their full value) your claim, should you need to make one, would be reduced accordingly. Should you feel the proposal form is too restrictive, you may compile and attach your own valued list. Please note however, that you should still complete the information requested at the top of the proposal form, state the grand total Insured Value and sign the declaration on page 2, returning both the proposal form and the valued list to us.

When you have completed the form, you must return this to us to enable us to provide you with a Confirmation of Insurance.

What happens if my insured goods are lost or damaged in transit?

In the event of loss or damage which might give rise to a claim under the insurance, immediate notice must be given in writing by you either to ourselves or the origin or destination agent. This is your intention of notice to claim and must be received within 30 days from the date of delivery (or scheduled date if claim is for non-delivery). Thereafter, you will have a further 30 days in which to notify full details of any losses and/or damages incurred. You will receive a Claim Form and detailed instructions on how to substantiate your claim.

In certain circumstances the Insurers may appoint a loss Adjuster; the adjusters' role is to examine the scenes of the losses and investigate circumstances giving rise to the claim. The adjuster will report to the Insurers and Insurers will pay the adjusters fees. A Loss Adjuster will not assist in the preparation of a claim, but will advise you of what Insurers will require to consider the claim.

You will be asked to substantiate your claim for damaged items by obtaining local repair or replacement estimates, and it is helpful if you are able to provide photographs of the damage items.

IMPORTANT: If you fail to notify details of loss or damage within the time limits set out above, Insurers may decline your claim, or you may prejudice your claim. For example, if the currency of the amount claimed differs from the currency in which you insured your goods, the exchange rate used by Insurers to calculate settlement would be that prevalent at the time the Confirmation of Insurance was issued.

CLAIMS NOTIFICATION:

In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must be given in writing to Underwriters' representatives. It is a condition precedent to Underwriters liability under this insurance that full details of any losses and/or damages incurred must be notified in writing to International Claims Agency, Thanet Reach Business Park, Broadstairs, Kent CT10 2QQ Tel: 01843 609320, Fax: 01843 609 319 , Email: claims@icaltd.co.uk within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery. Further it is understood that presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the time of such notice.

DURATION OF INSURANCE

This insurance policy commences at the time your goods are professionally packed at and/or collected from your origin residence or business location and continues during the ordinary course of transit, including customary transshipment, until the goods are professionally delivered to the final destination.

For goods which are placed into professional storage by the Mover prior to shipment at origin or prior to delivery at final destination Insurers will agree to extend coverage on a monthly basis in consideration of an additional premium. This is not renewal of insurance and it is important that requests for storage extensions are made to The Mover in writing.

How to Complete the Proposal Form

Please fill in all the relevant boxes on the Proposal Form. The 'Insured' is the person proposing the insurance (i.e. your full name). The 'date packed' is the date on which the removal work will commence. Indicate with a 'tick' in the boxes to signify 'Owner Packed' and/or 'Professionally Packed' as appropriate. Professionally packed means goods packed by the Mover whereas Owner Packed means goods packed by you or parties other than the Mover or his agent. Please tick the appropriate principle method of transport e.g. land, sea or air. Identify the name of the town or city that you are 'Moving from' and 'Moving to' and the destination Country.

Household goods and personal effects should be insured for the new replacement cost in the country of destination

When listing the goods to be insured, you will need to have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped. List ALL goods and their new value at destination on the proposal form. You may choose to attach your own detailed valued list, or attach additional pages if there is insufficient space on the form. **Goods not declared and valued on the list are NOT insured.**

Please note that if you do not insure your goods for their new replacement value, you will be 'under-insured'. In the event of a claim for loss or damage, under insurance may result in the Insurer applying 'average' when assessing a claim. This means, for example, that if an item were under-insured by 50%, the Insurers would only settle 50% of any repair cost. If that repair cost were higher than the declared value, subject to any payment by Insurers not exceeding the declared value of the item. Similarly, if the claim were for a shortage (lost item), settlement would be capped at that declared value.

Antiques, Fine Arts, Motor Vehicles, Motorcycles, Boats, Campers and Trailers should be valued at the market value at destination, i.e. the value for which the same, or similar items/vehicles could be purchased in an undamaged condition.

As above the 'application of average' will apply in the event of under insurance.

It is in your interest to provide as much detail as possible.

You will need to list the quantity of each item that you will be moving (in the column marked 'QTY') and enter the value of the item(s) in the column adjacent. For example, if you have 10 chairs in the dining room valued at \$100 each you should write:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
10	Chairs	\$1,000

However, if 2 of the chairs are worth, for example \$200 each, then you should list, and if possible identify them separately as follows:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
8	Chairs (dining)	\$ 800
2	Chairs (carver)	\$ 400

Once you have listed all items, total the values in each column to produce a grand total.

Insuring for Shipping and Carriage Charges (MOVING COSTS).

If you decide to insure your shipping and carriage charges (e.g. the moving costs), the advantage is that in the event of an unfortunate occurrence such as your goods being totally lost or destroyed following a fire or vessel sinking, in addition to receiving compensation for the loss of your goods, you will be able to recover the costs incurred in moving.

Should you wish to take out this added insurance, please enter the total charges paid to the Mover in the appropriate section of this proposal form.

Please ensure that you sign the application form prior to returning this to us.

Exclusions and Optional Coverage

THE POLICY CONTAINS CERTAIN EXCLUSIONS AND CONDITIONS UNDER WHICH IT WILL NOT RESPOND TO A CLAIM. THESE ARE SET OUT IN THE ATTACHED 'TERMS AND CONDITIONS OF INSURANCE'. TO HELP YOU UNDERSTAND THE MAIN POLICY EXCLUSIONS WE PROVIDE BELOW EXPLANATORY NOTES.

CONSEQUENTIAL LOSS

This insurance policy will not cover consequential losses arising from the delay, damage or non-delivery of your consignment.

OWNER PACKED GOODS

This insurance policy DOES NOT COVER damages arising to owner packed goods. Also excludes claims for missing items from owner packed cartons or packages unless an itemised valued list of the contents of each carton or package is attached to the Insurance Proposal form and forwarded to us prior to the commencement of the transit.

DETERIORATION, WEAR AND TEAR, INHERENT VICE ETC;

This insurance policy DOES NOT COVER loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (except where optional coverage for Mould and Mildew has been purchased), inherent vice*, moth damage and loss of data.

* inherent vice is 'the inherent nature of the goods to become easily destroyed' e.g. by breakage, leakage, spontaneous combustion, rotting, rust, evaporation or being susceptible to cold, heat or moisture etc; and not the result of a casualty or external cause.

JEWELLERY, FURS, MONEY ETC;

This insurance policy DOES NOT COVER items such as: Jewellery (including watches, trinkets, precious stones or metals), Stamps or Stamp Collections and Furs (unless declared and valued but subject to a limit of \$ 3,500 any one transit), Money (including cash and monetary instruments), Deeds and Securities, Coins or Coin Collections.

DEPRECIATION

This insurance policy DOES NOT COVER depreciation arising from inadequate or substandard repairs, or restoration of a damaged item.

MOTOR VEHICLES/MOTOR CYCLES

This insurance policy DOES NOT COVER Loss or Damage caused to a motor vehicle/motorcycle in the following circumstances:

- 1 whilst being driven under its own power EXCEPT while on premises of the port or whilst being driven by an authorized driver who is an employee of the Mover or his agent in direct furtherance of the transit
- 2 caused by scratching, denting or marring unless the Mover and the owner both agree and sign a 'Certificate of Condition' or similar document stating the condition of the motor vehicle/motorcycle prior to shipment, noting all defects
- 3 non-factory installed accessories are NOT INSURED unless specifically declared and valued for insurance
- 4 goods packed inside motor vehicles/motorcycles are NOT INSURED

GENERAL INFORMATION

MOULD AND MILDEW RISKS To include loss or damage to the interests insured, howsoever arising, subject to the goods being professionally packed. Insurers maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from external water damage.

ELECTRICAL AND MECHANICAL DERANGEMENT (EXCLUDING MOTOR VEHICLES/MOTOR CYCLES)

To include loss or damage to the interests 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.

REVERSE PAIRS AND SETS CLAUSE

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 Insurers' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set

PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Automobiles, Boats Motorcycles, Campers and Trailers as declared and valued on this and supporting Documents.

The term "Household Goods" means personal effects and property used or to be used in dwellings when a part of the equipment or supply of such dwelling; furniture, fixtures, equipment and property of stores, offices, museums, institutions, hospitals, or other establishments when a part of the stock, equipment, or supply of such stores, offices, museums, institutions, hospitals or other establishments; and articles, including objects of art, displays and exhibits, which because of their unusual nature or value require specialised handling; and equipment usually employed in moving such described goods.

COVERAGE

1) 'Full All Risks' – Professionally packed

All Risks of physical loss or damage subject to the version of the following London Institute Clauses current at the time of commencement of transit:

Institute Cargo Clauses (A), and the War, Strikes, Termination of Transit Clause (Terrorism), Classification, Insolvency Exclusion Amendment, Radioactive Contamination and Cyber Attack Exclusion Clauses. For the purposes of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

Professionally Packed Goods

For the purposes of the Institute Cargo Clauses, goods packed by the Removal Contractor and/or their appointed Agents or sub-contractors, will be deemed to be adequately packed.

2) Owner Packed Goods – As above but excluding

Breakage, scratching, denting, chipping, staining and tearing of **owner packed effects** unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance. **Also excluding claims for missing items of owner packed cartons or packages unless an itemised valued list of contents of each carton or package is supplied by the owner prior to commencement of transit.**

3) Restricted Conditions

Where the insurance is issued subject to Institute Cargo Clauses (C) extended to include non-delivery or theft of the entire consignment, and the War, Strikes, Classification, Insolvency Exclusion Amendment, Radioactive Contamination and Cyber Attack Exclusion Clauses, the goods are covered against the following perils only: -

- a) Loss of or damage to the subject-matter insured reasonably attributable to fire or explosion; vessel or craft being stranded, grounded sunk or capsized, overturning or derailment of land conveyance; collision or contact of vessel, craft or conveyance with any external object other than water; discharge of cargo at a port of distress.
- b) Loss of or damage to the subject-matter insured caused by general average sacrifice; jettison.
- c) Theft or loss of an entire package or consignment during the course of loading, transhipment or discharge.
- d) Cover can be extended to include risks of water damage when specified in the Insurance.
- e) Including risks of jettison, loss and washing overboard.

EXCLUSIONS

This Insurance does not cover:

- 1) Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (see optional coverage), inherent vice, vermin, moth damage and consequential loss and loss of data.
- 2) Jewellery and furs unless declared and valued but subject to a limit of \$3,500 any one transit. Money and securities are excluded absolutely.

- 3) Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
- 5) Loss of or damage to an automobile while being driven under its own power except while on premises of the port or while being driven by an authorised driver who is an employee of the freight forwarder or his agent in direct furtherance of the transit.
- 6) Loss or damage caused by scratching, denting or marring of automobiles unless the forwarder and the owner both agree and sign a "certificate of condition" or similar document stating the condition of the automobile prior to shipment, noting all defects. Non-factory installed accessories not specifically declared and valued for insurance. Goods packed in autos.
- 7) Loss or damage caused by radiation or radioactive contamination.

GENERAL CONDITIONS

1) VALUATION CLAUSE

The household goods and personal effects insured must be valued at the Replacement cost at destination as supported by a complete valued inventory.

Antiques and fine art, automobiles, campers, boats, motorcycles and trailers must be valued at their replacement cost at destination taking into account costs of duties, shipping and carriage charges.

2) 100% CO-INSURANCE CLAUSE:

If you fail to insure for the full replacement value of goods at destination, you will only be entitled to recover from Underwriters the proportion of the loss as the declared value bears to the total value of the property you shipped.

3) PAYMENT OF PREMIUMS:

Insurers shall only be liable to settle a claim recoverable under the terms of this insurance provided the Mover (the Agent) confirms that insurance premiums have been received by the Mover (the Agent). In the event that the Mover (the Agent) advises premiums are outstanding, Insurers will settle a valid claim once premiums have been paid

4) SUBROGATION CLAUSE:

The Underwriters shall be subrogated to the extent of their payment for losses insured hereunder to all the insured's rights of recovery against any person or organisation, excepting the freight forwarder or mover who issued this document.

5) OTHER INSURANCE:

This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected, directly or indirectly covering the same property and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.

6) DEDUCTIBLE:

As confirmed in writing to you and detailed on the Confirmation of Insurance Certificate.

7) DURATION OF TRANSIT CLAUSE:

Other than in respect of the War Clauses contained herein coverage attached from the time the household goods and personal effects and/or automobile and/or other approved items are being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit and continues during the ordinary course of transit, including customary transhipment, if any, until the insured property is professionally delivered to the final destination. Coverage is extended to include transits to and from the premises of Cleaners, Repairers or Restorers where such transit is a direct result of loss or damage otherwise covered by this policy. If the good are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 14 days of delivery. Storage coverage for up to 90 days at origin and 90 days at destination is included if in an enclosed warehouse, excluding any self storage facility, without any additional charge. In consideration of an additional premium Underwriters agree to extend storage coverage on a monthly basis provided your request and premium are received before the expiration of the included storage. In respect of the War Clauses, transits shall be covered as specified therein.

8) COVERAGE EXTENSIONS

a) MOULD AND MILDEW RISKS (Excluding Goods in Permanent Storage) :

To include loss or damage to the interest insured, howsoever arising, subject to the goods being professionally packed. Underwriters maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from external water damage

b) ELECTRICAL AND MECHANICAL DERANGEMENT

(Excluding Automobiles) : 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.

c) PAIR OR SETS CLAUSE:

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

9) TERMINATION OF TRANSIT CLAUSE (TERRORISM)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1) Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject-matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event,

SHALL TERMINATE:

Either

1.1 As per the transit clauses contained within the Policy,
Or

1.2 on delivery to the Consignee's or other final warehouse or place of storage at the destination named herein,

1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation or distribution,

or

1.4 in respect of marine transits, on the expiry of 60 days after completion of discharge overseas of the goods hereby insured from the overseas vessel at the final port of discharge,

1.5 In respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge, whichever shall first occur.

2) If this Policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause

This clause is subject to English law and practice.

10) LAW & JURISDICTION

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.

11) MISREPRESENTATION:

It is your responsibility to take reasonable care not to make misrepresentations to insurers. This requirement includes (but is not limited to) a requirement to disclose to us if you are unable to comply with any term of this document and/or any term in our trading conditions. This insurance may be voidable in the event of your deliberate or reckless or careless misrepresentation that, without the misrepresentation, the insurer would not have entered into the contract at all or would have done so only with different terms.

12) CLAIMS SETTLEMENT:

Underwriters shall be entitled at their option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash not exceeding the insured value thereof. Underwriters may require proof of ownership, and/or value of any items claimed missing.

13) CLAIMS NOTIFICATION:

In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must be given in writing to Underwriters' representatives. It is a condition precedent to Underwriters liability under this insurance that full detail of any losses and/or damages incurred must be notified within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery. Further it is understood that presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the time of such notice.

14) COMPLAINTS

If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

You may alternatively, if preferred, contact the Insurance Administrator: Reason Global Insurance, 4th Floor, Lyndean House, 43-46 Queens Road, Brighton, BN1 3XB.

In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than \$1 million (for a group of companies, this means a group annual turnover of less than \$1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than \$1 million; and from trusts with a net asset value of less than \$1 million. The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Helpline: 0845 080 1800 Switchboard: 020 7964 1000 Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme
HDI-Gerling Verzekeringen N.V. is covered by the Financial Services Authority' Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they are unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portoken Street, London, E1 8BN United Kingdom

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Fax: 020 7892 7301
E-mail: enquiries@fscs.org.uk