

Insurance Proposal Form

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

Underwritten by Brit Syndicate 2987 at Lloyd's

And Administered by:
Pendleton May Insurance Brokers Ltd

ABOUT THIS INSURANCE POLICY

The Mover whom you have chosen to oversee the removal of your household goods has arranged a special insurance programme, which is underwritten by Brit Syndicate 2987 at Lloyd's and administered by ourselves **Pendleton May Insurance Brokers Ltd**

Why purchase Transit Insurance

Even though every care will be taken by the Mover, you will appreciate that the distances involved, coupled with the rigours 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 offers you "All Risks" coverage on a Door to Door basis, subject to the terms and conditions detailed herein.

As with any insurance cover, this policy incorporated a number of Exclusions which are detailed in the Terms and Conditions of the policy. Please ensure that you have read and understood the terms and conditions prior to agreeing to take up coverage under this policy, to avoid unnecessary surprises should you need to make a claim. You should also check with IRM to ascertain whether there is a policy excess.

How do I arrange cover through this Policy?

A. Replacement Cost – Completed Valued Inventory Basis.

You will be required to complete the enclosed Application Form. The basis of valuation for this policy is replacement cost at destination, which means that 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. Under-valuing your goods are likely to mean that your claim, should you need to make one, will be reduced accordingly. Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so. Please note however, that you should still complete the information at the top of the form and sign the declaration, before returning both documents to your Mover.

IMPORTANT: Whether you choose to complete the pre-printed form or compile your own listing, it is important to note that any item that is not declared and valued is **NOT INSURED**.

When you have completed the form, you must return this to the Mover, who will then provide you with a Confirmation of Insurance.

B. Replacement Cost – Lump Sum Valuation Basis.

You may indicate a replacement value on a lump sum basis. This must not be less than US\$2,750 (£1,800) per cubic metre and any item valued in excess of US\$1,500 (£1,000) must still be listed on the valued inventory and is in addition to the minimum suggested value of US\$2,750 (£1,800) per cubic metre calculation. You will be required to complete the information at the top of the Application Form and sign the declaration before returning it to your Mover.

When you have completed the form, you must return this to your Mover, who will then provide you with a Confirmation of Insurance.

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

In the unfortunate event that you need to make a claim for goods which have been lost or damaged in transit, please ensure that due notice is given to either ourselves or the origin or destination agent, within the time limits specified within the terms of the policy. Failure to notify loss/damage within the time limits specified is likely to prejudice your claim i.e. if the currency of the amounts claimed differs from the currency in which you insured your goods, the exchange rate that will be utilised will be that which was prevalent at the time of Confirmation of Insurance was issued.

If you have any queries regarding the policy, please contact your Mover.

HOW TO COMPLETE THE APPLICATION FORM

With the exception of motor vehicles, your effects should be insured for the replacement retail cost of country of destination.

It is accepted that you may have difficulty knowing the exact values at destination, but you should have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped.

Please note that in the event of a claim, under insurance will result in 'the application of average' which means, for example, if an item is under insured by 50%, Insurers will only pay half of any repair charge. If repair charges exceed the declared value, Insurers liability will be limited to the declared value, which would be payable subject to the item being adequately insured. Should shortages occur, settlement will be limited to the declared value/replacement cost.

Motor Vehicles should be valued at the sound market value at destination, i.e the value for which the same or similar vehicle could be purchased in an undamaged condition.

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

Any items not declared and valued are not insured

Please make use of the blank spaces provided under each category. Please continue on a separate sheet of paper if necessary.

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

You will need to list the quantity of each item which 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 (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 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 to your Mover

EXCLUSIONS

TO GIVE YOU A CLEARER UNDERSTANDING OF THE MAIN EXCLUSIONS INCORPORATED WITHIN THIS INSURANCE POLICY AND THE BENEFITS OF TAKING OUT ADDITIONAL INSURANCE COVERAGE, WE HAVE PROVIDED BELOW MORE DETAILED INFORMATION.

PAIRS AND SETS CLAUSE

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

Example:

A three piece suite – comprising of one sofa and two chairs – is included in your consignment. One chair is damaged and required upholstery. This policy will consider the cost of reupholstering the damaged chair only, as Underwriters are not liable to pay for items which have not been damaged.

Similarly, if an item from a pair or set is mislaid, payment of a claim would be made only for the lost item(s) and not for any remaining items from that pair or set which are unaffected.

Protection against these types of losses can be purchased.

The benefits of additional Insurance Coverage

In the event of loss or damage to any item or items forming part of a pair or set, Underwriters liability will be limited to a reasonable and fair reduction in value of the pair or set taking into consideration the importance of the effected item within the pair or set.

Note: Should Underwriters agree to pay the total loss of the pair or entire set they shall, at their option, become their property.

ATMOSPHERIC/CLIMATIC CONDITIONS

This Insurance Policy does not cover your goods for losses or damage caused by atmospheric or climatic conditions such as humidity which can cause, for example, mould and mildew. Please note that whilst your Mover will take every possible precaution to protect your goods from this type of damage it can, in certain circumstances, be unavoidable as goods travel through different climatic zones.

Additional coverage for losses or damage arising from mould and mildew can be purchased.

The benefits of additional Insurance Coverage

This policy will be extended to cover loss or damage which is reasonably attributable to mould and mildew subject to the goods being professionally packed. Underwriters maximum liability is restricted to 75% of the declared sum insured.

ELECTRICAL, ELECTRONIC OR MECHANICAL DERANGEMENT

Upon arrival at destination, should an item be damaged and there are no external signs of damage to the item or its packaging, the policy will not respond.

Whilst your Mover will take every care in ensuring your goods are protected to withstand the normal rigours of transit, certain electrical items may have intricate components which may be affected by movement.

Protection against this type of loss can be purchased.

The benefits of additional Insurance Coverage

This policy will be extended to cover loss or damage which is caused by electronic and/or electrical and/or mechanical derangement provided the item does not exceed 6 years old and subject to the goods being professionally packed in accordance with the manufacturer's recommendations, wherever possible.

This optional coverage is not applicable to automobiles.

OTHER EXCLUSIONS (CONTINUED)

CONSEQUENTIAL LOSS

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

OWNER PACKED GOODS

Cover excludes damage arising to owner packed goods. Also excludes goods for missing items from owner packed cartons or packages unless an itemised list of the contents of each carton or package is attached to this application form and forwarded to your Mover prior to the commencement of the transit.

GENERAL INFORMATION

DURATION OF TRANSIT

This policy incepts from the time your goods are professionally packed at your residence and continues during the ordinary course of transit, including customary transshipment, until the goods are finally delivered to your residence. Coverage includes any interim storage for up to 60 days at origin and/or destination warehouse.

It is important any requests for further storage extensions, beyond the free 60 day period, are made to your Mover or Pendleton May Insurance Brokers Ltd prior to the expiry of the 60 day period.

CLAIMS NOTIFICATION

In the event of loss or damage which may give rise to a claim under this policy, notice should be given to either your Mover or Pendleton May Insurance Brokers Ltd within 30 days after delivery or 30 days after the scheduled delivery date, in the event of non-delivery.

It is important that at the time of notification, full details of any losses and/or damages are provided.

Following your initial notification, you are allowed a further 60 days to forward documentation in support of your claim.

OPTIONAL COVERAGE EXTENSIONS

MOULD AND MILDEW RISKS

To include loss or damage to the interests 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.

ELECTRICAL AND MECHANICAL DERANGEMENT (EXCLUDING AUTOMOBILES)

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.

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

TERMS AND CONDITIONS

(Subject to the Provisions of Open Marine Cargo Policy issued by Brit Syndicate 2987 at Lloyd's)

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.

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, Classification, Termination of Transit Clause (Terrorism), Insolvency Exclusion Amendment, Radioactive, Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion, Cyber Attack Exclusion Clauses.

For the purpose of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

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 of 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

Cover is subject to Institute Cargo Clauses (B), extended to include non-delivery or theft of the entire consignment and further extended to include water damage howsoever caused.

Institute War and Strikes Clause, Institute Classification Clause, Insolvency Exclusion Amendment Clause, Termination of Transit Clause (Terrorism) and the Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion, Cyber Attack Exclusion Clauses.

For the purpose of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

EXCLUSIONS

This Insurance does not cover.

- A. Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (see optional coverage) inherent vice, vermin, moth damage, consequential loss and loss of data.
- B. Electrical, electronic, mechanical derangement and internal damage of electrical items unless there is evidence of external damage to the insured item or its packing (see optional coverage).
- C. Jewellery and furs unless declared and valued but subject to a limit of £3,500 any one transit. Money and securities are excluded absolutely.
- D. Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
- E. 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.
- F. 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.
- G. Loss, damage, liability or expense from radiation or radioactive contamination and/or any chemical, biological, bio-chemical or electromagnetic weapon.
- H. Loss, damage, liability or expense from the use or operation as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or other electronic system.
- I. 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.

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.

Alternatively, you may indicate a lump sum value but this must not be less than US\$2,750 per cubic metre. Any item valued in excess of US\$1,500 must still be listed and declared on the valued inventory and is in addition to the minimum suggested value of US\$2,750 per cubic metre calculation basis.

2. Antiques and fine arts, 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.
3. **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 local value of the property you shipped.
4. **PAIRS AND SETS CLAUSE:** Where any item is part of a pair or set. Underwriters will only pay for the actual parts which are lost or damaged. No payments will be made for articles that are not damaged (see optional coverage).

5. **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.
6. **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 transshipment, 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 goods 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 60 days at origin and 60 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.
7. **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.

Any enquiry or complaint should be addressed in the first instance to the administrator (Pendleton May Insurance Brokers Ltd). If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights at law. Their address is Lloyd's, One Lime Street, London, EC3M 7HA. Telephone No: 020 7327 1000.

8. **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 organization, excepting the freight forwarder or mover who issued this document.
9. **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.
10. 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.
11. **CLAIMS NOTIFICATION:** In the event of loss or damage which may give rise to a claim under the 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 within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery, presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the date of such notice.
12. If a deductible is applicable then the sum stated shall be deducted from any adjusted claim for loss or damage.
13. Coverage is subject to the Computer Millennium Clause (Cargo) with Named Peril Extension (JC 98/024).
14. **CANCELLATION:** Underwriters may cancel cover at any time by giving notice to that effect in writing in pre-paid 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 the Institute War and Strikes Clauses.
 - 30 days in all other circumstances.

