

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**
- **Explanatory Notes to Exclusions and Optional Coverage**
- **Terms and Conditions of Insurance / the Insurance Policy**

This Insurance is underwritten by Brit Insurance Ltd.

and Administered by:

**Jelf Insurance Brokers Ltd
PM House
Riverway Estate
Old Portsmouth Road
Guildford
Surrey
GU3 1LZ**

Telephone: +44 (0)1483 539922
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Jelf Insurance Brokers Limited is part of Jelf Group plc – Jelf Insurance Brokers Limited is registered in England and Wales number 837227 and is an independent insurance intermediary authorised and regulated by the Financial Services Authority (FSA register No. 302751) for Insurance Mediation (general insurance).

Brit Insurance Ltd, registered in England and Wales No.3121594 is Authorised and Regulated by the Financial Services Authority (FSA register no.202898)

Policy Summary

Your Mover has a facility to offer Marine Transit insurance under an “open cover” master policy for the removal of your household goods, which is underwritten by Brit Insurance Limited.

This Policy Summary DOES NOT contain the full terms and conditions of the Insurance Policy as these are contained in the accompanying Terms and Conditions of Insurance at the end of this document and are also set out on the back of the Proposal Form.

Why purchase Goods in 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 Mover's 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. For example, if a loss occurs at sea, the shipping company may declare a General Average loss (which is the cost incurred by the carrier to preserve the vessel and its 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 Insurance Policy we are offering.

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 or damage which may occur.

What does the Insurance Policy cover and what does it exclude?

This Insurance Policy provides “All Risks” of physical loss or damage insurance cover for a 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 the Insurance Policy detailed herein.

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

This Insurance Policy is subject to a nil deductible.

How do I arrange cover through this Insurance Policy?

Please complete the enclosed Proposal Form. The basis of valuation of your goods for this Insurance 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 Trailers. You may need to make some enquiries to establish the comparable cost of living between your present location and the country to which you will be moving. 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 for your goods, you may compile and attach your own valued list. Please note however, that you must 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.

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

When you have completed the Proposal 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 Policy, 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 whose role is to examine the scenes of the losses and investigate the circumstances giving rise to the claim. The Loss Adjuster will report to the Insurers and Insurers will pay the Loss Adjuster's 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 damaged 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: Please contact Emma Hodgson or David Bathgate – Jelf Insurance Brokers Limited

In writing : Jelf Insurance Brokers Limited, PM House, Riverway Estate, Old Portsmouth Road, Guildford, Surrey, England GU3 1LZ

By telephone : + 44 (0)1483 539922

By facsimile : + 44 (0)1483 537552

If you have any queries regarding the Insurance Policy, please contact us.

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 or arranged by the Mover prior to delivery to final destination, coverage includes any interim storage for up to 90 days at origin and/or destination warehouse. 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 further storage extensions beyond the initially included 90 days period are made to **us** in writing prior to the expiry of the 90 day period.

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 Insurers applying an 'average' when assessing a claim. This means, for example, that if an item was 'under-insured' by 50%, the Insurers would only settle 50% of any repair cost, if that repair cost was higher than the declared value, subject to any payment by Insurers not exceeding the declared value of the item. Similarly, if the claim was 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 in the country to which you are moving.

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 INSURANCE 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 AND THE BENEFITS OF TAKING OUT OPTIONAL ADDITIONAL COVERAGE (WHERE AVAILABLE), WE PROVIDE BELOW EXPLANATORY NOTES.

PAIRS AND SETS CLAUSE

Where any item is part of a pair or set, Insurers 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 of goods. One chair is damaged and requires upholstery. This Insurance Policy will consider the cost of reupholstering the damaged chair only, as Insurers are not liable to pay for items which have not been damaged.

Similarly, if an item from a pair or set is missing, 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.

Optional additional coverage for protection against this type of loss can be purchased.

The benefits of additional Insurance Coverage for Pairs and Sets:

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

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

MOULD AND MILDEW (DUE TO 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.

Optional additional coverage for loss or damage arising from mould and mildew can be purchased.

The benefits of additional Insurance Coverage for Mould and Mildew:

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

ELECTRICAL, ELECTRONIC OR MECHANICAL DERANGEMENT

If, on arrival at destination, an electrical or electronic item is found not to be working and there are no external signs of damage to the item or its packaging, the Insurance Policy will not respond to a claim.

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

Additional coverage for protection against this type of loss can be purchased.

The benefits of additional Insurance Coverage for Electrical, Mechanical Derangement:

This Insurance 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 motor vehicles and/or motorcycles.

OTHER EXCLUSIONS (CONTINUED)

CONSEQUENTIAL LOSS

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

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 is attached to the 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 means '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

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. Insurers' maximum liability shall not exceed 75% of the sum insured for any one consignment of goods. 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 Insurance 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 Insurers 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 Insurance Limited)

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 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

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.
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 Insurers 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. Insurers 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.

If a deductible is applicable then the sum stated shall be deducted from any adjusted claim for loss or damage.

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 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 Insurers 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.
8. **COMPLAINTS:** Any complaint should be addressed to the administrator (Jelf Insurance Brokers Ltd). In the unlikely event you remain dissatisfied please contact The Customer Relations Officer, Brit Insurance Ltd, 55 Bishopsgate, London EC2N 3AS Tel: 020 7984 8600 Fax: 020 7984 8859. If you are still not satisfied Brit Insurance Ltd is authorised and regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them. Financial Ombudsman Service, South Quay Plaza, 193 Marsh Wall, London E14 9SR Tel: 0845 080 1800 E-mail: enquiries@financial-ombudsman.org.uk web: www.financial-ombudsman.org.uk Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedure referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.
9. **SUBROGATION CLAUSE:** The Insurers 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.
10. **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 Insurers shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.
11. Insurers 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. Insurers may require proof of ownership and/or value of any items claimed missing.
12. **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 Insurers' representatives. It is a condition precedent to Insurers' 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.
13. Coverage is subject to the Computer Millennium Clause (Cargo) with Named Peril Extension (JC 98/024).
14. **CANCELLATION:** Insurers 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.

