

Removals Insurance Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)
Product: Insure Your Move Removal Cover

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in Your policy documentation and on line at www.insure-your-move.com.

What is this type of insurance?

Your removal insurance cover protects your professionally or owner packed household goods and personal effects whilst in transit (including associated storage).



What is insured?

- ✓ Goods whilst in transit (including associated storage) for the value stated in the Order Confirmation
- ✓ Physical loss of goods whilst in transit (including associated storage)
- ✓ Destruction of goods whilst in transit (including associated storage)
- ✓ Damage loss of goods whilst in transit (including associated storage)
- ✓ Storage upto 60 days at origin and at destination in enclosed warehouse where arranged by remover as stated in Order of Confirmation

Optional cover you may have chosen

Packing and Transit Costs:

Where your claim is settled for a total loss of the entire consignment of goods, we will in addition pay the packing and transportation costs of the insured transit up to a maximum of £5,000.



What is not insured?

- X Gradual deterioration, wear and tear, inherent vice, loss of data and any financial loss other than loss, destruction or damage to goods.
- X Loss or damage caused by atmospheric or climatic conditions, vermin or moths. This exclusion does not apply for mould and or mildew however the Insured is not covered for (i) more than 25% of the total insured value for mould and or mildew or (ii) mould and or mildew occurring during storage (beyond the free 60 day period).
- X Electrical, electronic, mechanical derangement and internal damage of electrical items more than 6 years old.
- X Money or securities for money, negotiable instruments.
- X Jewellery.
- X Stamp or coin collections.
- X Depreciation arising from inadequate, substandard repairs or restoration of damaged item



Are there any restrictions on cover?

- ! Excess - If your remover is a member of the British Association of Removers or The National Guild of Removers there is an excess of £150 to pay in the event of a claim but you will pay an excess of £2,000 of any claim if your remover is **NOT** a member of the British Association of Removers or The National Guild of Removers.
- ! £1,500 is the maximum amount that Insurers will pay for any individual or collection of items or group of items lost or damaged which have not been declared.
- ! Motor Cars – no cover for loss or damage to:
 - 1) a car:
 - (i) whilst being driven under its own power except while on premises of the port or whilst being driven by an authorised driver who is an employee of the remover or their agent in direct furtherance of the transit.
 - (ii) by scratching denting or marring unless the remover and the owner both agree and sign a 'Certificate of Condition' or similar document stating the condition of the car prior to shipment, noting all defects.
 - 2) (i) non-factory installed accessories unless specifically declared and valued for insurance.
 - (ii) goods packed inside the car unless packed by the remover and/or their agent.
- ! Breakage, scratching, denting, chipping, staining, and tearing of Owner packed goods including trunks and suitcases unless caused directly by fire, stranding, sinking or collision of the vessel or collision or overturning of transporting land conveyance.
- ! Claims for missing items of owner packed cartons or packages are not covered unless an itemised valued list of contents of each carton or package is supplied to Insure Your Move Limited prior to the commencement of the transit.
- ! Average – your claim may be limited to a proportion of loss as declared value bears to correct value.
- ! Pairs and sets – in the event of loss or damage to any item in a pair claim shall be limited to reduction in value of pair or set by reason of loss to affected items having regard to importance of affected items to pair or set. All articles constituting pair or set shall become Insurers property in the event of payment for total loss of the entire pair or set.



Where am I covered?

- ✓ The product provides cover for any transit to, from or within the UK by air, sea or land including associated storage



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
- Notification must be given as soon as possible in writing to Insurers representatives no later than 14 days after completion of transit, being the date of delivery of your goods to residence.
- Written notification of all the items subject to your claim must then be advised to Insurers representatives within 30 days from the date of delivery of your goods to residence.
- Full supporting information in respect of any loss or damage must be provided within 30 days after initial notification.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You need to pay for your policy in full at point of sale. Full payment can be made by credit or debit card.



When does the cover start and end?

Your cover will start and end on the dates you specified, and are confirmed in your Order of Confirmation. This forms the terms of your policy.



How do I cancel the contract?

You can cancel the policy in writing by contacting Insure Your Move Limited via www.insure-your-move.com.

You cannot cancel this cover where:

- Transit has already commenced
- A valid claim has already been made or is intended to be made
- Any incident has occurred which is likely to give rise to a claim under this insurance.

Royal & Sun Alliance Insurance plc, is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).