

Removals Insurance Insurance Product Information Document

Company: Insure Your Move Company is a trading style of JP3 Broking Ltd who is authorised and regulated by the Financial Conduct Authority. Insure Your Move Company is permitted to arrange, advise on, deal as agent of Insurers and clients and assist in claims handling with respect to non-investment insurance policies on behalf of customers.
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, destruction or damage of goods from **named perils** only whilst in transit (including associated storage)
- ✓ **Named perils** being fire, flood, theft of non-delivery of entire consignment, explosion, lightning, collision or overturning of transporting land conveyance, jettison, general average sacrifice, washing overboard of the container, sinking or collision of the ocean-going vessel, ingress of sea or rain water.
- ✓ Storage up to 30 days at origin and at destination in enclosed warehouse where arranged by remover as stated in Order of Confirmation



What is not insured?

- ✗ Accidental damage or loss arising from breakage, scratching, denting, marring, staining or tearing, gradual deterioration, wear and tear, inherent vice, loss of data and any financial loss other than loss, destruction or damage to goods.
- ✗ Loss or damage caused by atmospheric or climatic conditions, mould and mildew, vermin or moths.
- ✗ Missing items or theft from within the shipment.
- ✗ Electrical, electronic, mechanical derangement and internal damage of electrical items.
- ✗ Money or securities for money, negotiable instruments.
- ✗ Jewellery.
- ✗ Stamp or coin collections.
- ✗ Depreciation arising from inadequate, substandard repairs or restoration of damaged item



Are there any restrictions on cover?

- ! Cover excludes accidental damage or loss arising from breakage, scratching, denting, marring, staining or tearing, gradual deterioration, wear and tear, inherent vice, loss of data and any other financial loss other than loss destruction or damage to goods.
- ! Missing items or theft from within the shipment.
- ! Consequential loss whatsoever.
- ! £2,500 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 separately declared.
- ! Motor Cars are not covered.
- ! 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 7 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 bank transfer. We do not accept credit or debit card payments.



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.

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