

Summary of Cover –Customers’ Goods

Insurer: Royal & Sun Alliance Plc.

Overview

The Customers’ Goods Policy is an insurance policy for Storage Operators to cover customers’ property against loss or damage whilst being stored. This Summary of Cover is for your guidance and explains both the principles of the cover and the terms and conditions of the insurance. If you fulfil the obligations noted herein you will become the beneficiary of the Operator’s policy, subject to all terms and conditions noted below. In this document, “we”, “us” and “our” means the Insurer. “You” and “your” means the beneficiary of this cover. **Your Operator is not able to provide any advice regarding the suitability of this cover and cannot provide additional information other than what is contained within this document.**

What is insured?

- ✓ You are entitled to claim against the Operator for loss, destruction or damage to your property other than items and causes specifically excluded or restricted as stated within this Summary of Cover.
- ✓ The settlement of any claim shall be the replacement, repair and/or compensation at Insurers option.
- ✓ No claim will attach for depreciation consequent upon such repair.
- ✓ In the event of total loss, destruction or damage beyond repair of any item, the basis of settlement shall be the cost of replacing or reinstating the item, providing the item is substantially the same as but not better than the original when new (“**New for Old**”).
- ✓ “New for Old” cover shall not apply to household linen and clothing and insurers will take into consideration the age, quality, degree of use and consequent market value of any item.
- ✓ Basis of settlement for documents: The basis of claims settlement shall be limited to the physical cost of replacing the documents including reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

Are there any restrictions on cover?

- ! **Underinsurance:** If the value declared by a you is less than the actual total value of your property at the time of loss, then you will only be entitled to claim that proportion of the loss which the value declared bears to the total value of your property.
- ! **Non Contribution:** If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance.
- ! **Insurers’ Rights:** Subject to payment of the actual value of a damaged item by Insurers, they may at their discretion take over ownership of the property. No property may be abandoned to Insurers.

Where am I covered?

- ! Cover is in force while your property is stored at the premises of the Operator, Limited cover is provided where transportation into and out of store is arranged by the Operator.
- ! Law & Jurisdiction: English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.

What are my obligations?

- To benefit from this cover you are required to accept the appropriate option shown on the Storage Agreement and pay all charges in full.
- You must also complete the CUSTOMER DECLARATION contained herein.
- You must declare the value of your property on a replacement-as-new basis. It is essential that you do not under value your property as the settlement of any claim may be reduced. *Please do not ask your Operator for guidance about your valuation. The responsibility for declaring the correct value is yours.*
- If you do not wish to benefit from this protection, any responsibility the Operator may have to you, for loss or damage, will be governed by the terms and conditions of their Storage Agreement, which may limit both the circumstances and amounts available for compensation.

What is not insured?

- × **You shall not be entitled to the first £50.00 of any claim (the Excess) if a consumer or the first £250.00 as a Commercial Customer.**
- × Loss or theft of any item other than following violent and forcible entry to or exit from the storage space.
- × Accidental damage to any property caused by you.
- × Loss or damage occurring during loading or unloading and transit. Where transportation into or out of store is arranged by the Operator, cover shall be extended to include loss or damage resulting from: impact to, or overturning of, the conveying or towing vehicle or trailer; fire; lightning; and explosion.
- × **Excluded Property**
 - Items which are irreplaceable or items of sentimental or personal value. No amount will be payable solely as compensation for personal or sentimental value;
 - Money, coins, bullion, deeds, bonds, securities and the like ;
 - Livestock, plants or perishable goods of any kind;
 - Explosives and flammables.
- × **Restricted Property**
 - Jewellery, watches, precious stones, precious metals, and stamps of all kinds exceeding £1,000 in total;
 - Furs, fine art, perfumery, tobacco, cigars, cigarettes, beers, wines, spirits and the like; exceeding £15,000 combined total;
 - Electronic items exceeding £15,000 in total. Electronic items are defined as all items of consumer and commercial electrical appliances and instruments including but not limited to radios, mobile phones, televisions, computers, computer software, hard drives, chips, microchips, printed circuit boards and their components, modems, monitors, cameras, facsimile machines, photocopiers, VCR’s, DVD players, hi-fis, stereos, cd players and the like. (Heavy electrical items such as switchgear, turbines, generators and the like shall not be deemed to be electronics).
- × Loss or damage caused by wear and tear, gradual deterioration inherent vice or latent defect.
- × Loss, damage or expense attributable to your wilful misconduct.
- × Loss or damage caused by moth, insect and vermin unless from a source external to the Customer’s own storage space.
- × Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property stored.
- × Loss or damage caused by leakage of liquid from any receptacle or container unless from a source external to your unit.
- × Loss of structural integrity of furniture constructed of particle board resulting from crumbling of the board.
- × Any financial loss other than loss, destruction or damage to the property insured.
- × Loss or damage caused by mould, mildew or rust, unless as a result of water ingress from a source external to your storage space.
- × Loss or damage caused by atmospheric or climatic causes, including, but not limited to, loss or damage to property which is not suitable for storage within containers.
- × **Pairs & Sets Exclusion:** If a claim is made for an item which is part of a pair or set, then Insurers will only pay the actual value of that item in isolation. The payment will be made without reference to any particular value the item might have acquired because it is part of a pair or set.
- × Electrical, electronic or mechanical derangement to any electrical, electronic or mechanical items. Any loss of or damage to electronic equipment resulting from configuration failure of the controlling software and/or microchip.
- × Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons; Pressure Waves; Cyber Attack; War or Terrorism.

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When and how do I pay?

- You must pay all charges due to your Operator in full before you can benefit from this cover. Please be aware that any insurance related charges are fees to cover the cost of administering and arranging this protection for you.

When does the cover start and end?

- This cover is only to pay for loss or damage discovered during the period of cover provided by the identified insurers.
- Cover attaches from the time your property is placed into your storage unit(s) and ceases upon removal from your storage space. Cover is in force during loading and unloading or during transit where this is arranged by your Operator.

How do I cancel the cover?

- You may cancel the cover by giving notice to the Operator prior to removing any property from store.

What if I have a claim?

- **You must report any loss or damage to your Operator immediately upon discovery and before removing any items from your storage space and provide full details of your claim within seven (7) days of discovery.**
- **You must also:**
 - Take photographs of any damaged items and also further photographs showing all items stored, including those which are undamaged.
 - Make every effort to prevent further damage occurring. If any item is wet or damp, you must move it away from any undamaged property and from any water source or leak.
 - If you believe that items have been stolen, you must take photographs of the door, walls or padlock to evidence forced access to/from your storage space. You must also notify the Police immediately, taking note of the Crime Reference Number, as this will be required by Insurers.
 - You must make every effort to clean any damaged items including, where possible, dry cleaning or home laundry. This will be requested by insurers before any claim settlement will be considered.
 - Where items can be professionally repaired, you are required to provide estimates for insurers' approval, before the work is carried out. For any items lost/stolen or damaged beyond repair, please provide proof of ownership (including receipts), where possible, along with evidence to show replacement value.
 - You must not repair or replace items until you have been authorised to do so.
 - You will be issued with a claim form to complete and return to the Operator, who will send it to the Insurers and/or their appointed representatives.
- Once you have submitted details of your claim to your Operator, you should contact the Insurers' claims settling agent directly:
 - RCS, Swan House, Swan Centre, Leatherhead, Surrey, KT22 8AH, United Kingdom
Tel: +44 (0) 1372 385970 Email: info@removalclaims.co.uk
- **The above notification period is important both for you and Insurers. Where a claim is notified late, it may prejudice your / Insurers position and affect how the claim is considered. Your claim will be dealt with as quickly as possible.**
- **If any claim is found to be fraudulent, in any way, this cover shall become void and all claims shall be forfeited.**

Complaints Notice

- Both Insurers and their claims settling agents, RCS, make every effort to provide a good service to customers who are entitled to claim from this cover. If on any occasion service falls below the standard you would expect, we would like the opportunity to offer additional support to put things right. In order for us to resolve your grievance promptly, we ask you follow the below procedure:
- Contact the Adjuster handling your claim.
- If no satisfaction is obtained, please contact our Claims Manager directly:
 - Claims Manager, RCS, Swan House, Swan Centre, Leatherhead, Surrey, KT22 8AH, United Kingdom
Tel: +44 (0) 1372 385970, Email: info@removalclaims.co.uk
- In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate time.

