

Removal Insurance With “Removers & General”

The “Removers & General” Policy is a dedicated insurance policy for Removal and Storage contractors to cover their customers effects against most risks whilst they are removing and storing them. The notes below explain the principles of the insurance, and are for guidance only. They do not form part of the insurance policy. The Summary on the reverse of this document contains the principal Terms and Conditions of the Insurance held by your chosen Removal and Storage Company. These Terms and Conditions will form the basis of the Insurance Cover you will benefit from as long as you declare the value of your effects to the Removal and Storage Company and pay any additional fees they require.

Please read the Terms and Conditions carefully before proceeding

Why should I take out Insurance?

Your Removers will take every care to protect your goods. Unfortunately accidents can occur. This is why you are recommended to take advantage of the special arrangements made with leading insurance companies who underwrite the Removers and General policy. If you do not wish to benefit from the insurance then any responsibility the Removers may have to you for loss or damage will be governed by their Trading Conditions which may limit both the circumstances and amounts available for compensation.

Who are the Insurers?

The Removers and General policy is underwritten by Royal & Sun Alliance and other members of the Association of British Insurers.

How do I arrange Insurance

This is quite simple. All you have to do is to accept the option shown on the Remover's estimate or quotation form, check that you have inserted a correct valuation for your effects, and to pay the Removers charges in full. This document then becomes your confirmation of insurance.

How do I value my Goods?

The insurance is not “new for old” but on an indemnity basis which means that you must declare the value your goods for their current used value taking into account their condition and age. If you do not declare a value then insurance cover for your goods will be limited to £5,000. It is essential that you do not under value your goods as the settlement of any claim may be reduced.

Please do not ask your Remover for guidance about your valuation. They are not valuers, and the responsibility for declaring the sum insured is yours

What will Insurers pay for?

The insurance covers loss or damage to your goods whilst in the care of the Removers during removal and/or storage. Cover ceases as soon as your goods are delivered to you.

Storage only : If you do not require collection and delivery from store, only utilising the storage facility, then cover whilst in store is restricted and will not include Theft or Accidental Loss or Damage.

Are there any Exclusions?

Yes. Every insurance policy has exclusions. There are certain goods that cannot be accepted for insurance and certain eventualities which are not insured. These exclusions and restrictions are clearly listed overleaf and you are recommended to familiarise yourself with these before proceeding.

Your attention is particularly drawn to the following exclusions and conditions, which are frequently misunderstood :-

- ➔ Exclusions 6 and 7, which limit Insurer's liability for goods which you pack yourself.
- ➔ Exclusion 8, which excludes the unexplained failure of electrical, electronic or mechanical items unless they have also suffered external physical damage.
- ➔ The “Pairs and Sets” condition, which limits policy liability to the value of a damaged item without reference to its value within the pair or set of which it is part.

All Exclusions and Conditions within the policy are of equal standing.

What if I have a claim?

You should report any loss or damage to your Remover as soon as possible and no later than 7 days after taking delivery. You will be issued with a claim form to be returned to the Remover, who will send it to the insurers claims settling agents Removal Claims Service

Claim notification period

The insurance requires that claims be notified to the Remover within seven days of delivery. Loss or damage noticed at the time of delivery should be notified at that time. Any other item of claim should be notified within seven days.

This notification period is important both for you and insurers. It is essential that a close link is maintained between a claim and the incident giving rise to that claim. Where a claim is notified late, it may be more difficult for insurers to connect your claim to the removal &/or storage.

How will my claim be assessed?

Your claim will be dealt with in accordance with the Terms and Conditions printed overleaf. The basis of settlement will be the cost of replacement, repair or monetary compensation at insurers option. In calculating a settlement the current used value of the lost or damaged item, after deduction for age, wear and tear will be taken into account.

If a policy excess is shown in the conditions overleaf, it will be deducted from your claim settlement.

If you need to submit a claim...

Your claim will be dealt with as quickly as possible. You can help by:

- Only claiming for items and loss or damage covered by the policy,
- Being realistic with the amounts you are claiming, and
- Submitting repair estimates with your claim form.

COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right..

Initially please raise your concerns with the Remover or Removal Claims Service. If your complaint is not resolved or you are not happy with our course of action proposed, you can progress your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing.

Customer relations contact details:
Customer relations office, Royal & Sun Alliance Insurance Plc , Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

If you are still not satisfied Royal & Sun Alliance Insurance Plc is regulated by the Financial Services Authority whose arbitration service is the Insurance Division, Financial Ombudsman Service, and you may be able to refer your complaint to them. Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedure referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

