

## International Marine Transit Insurance – Baggage Cover

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### Policy information

#### • Statement of Demands and Needs

This product meets the demands and needs of those who wish to ensure that their possessions are protected whilst in store or during a removal or series of removals.

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#### • Policy Summary

This section contains key information about the insurance which you must read. The policy summary does not contain the full terms and conditions of the contract, which can be found in the policy document. This summary does not form part of your contract of insurance.

Fortis Corporate Insurance NV is a general insurance company, authorised and regulated by the Financial Services Authority (FSA No. 354658) and registered at Companies House. The company's registered address is Fortis House, Tolgate, Eastleigh, Hants, SO53 3YA

This policy is a removal and storage insurance policy which covers you against circumstances including loss or damage to your personal possessions.

#### The significant features and benefits of this policy are:

1. This insurance covers accidental loss or damage to your goods whilst being moved or stored by the Removal Company.
2. This policy covers loss or damage to your household goods whilst being moved from another country in the world to any other country, subject to the terms, conditions and exclusions detailed in the policy wording.
3. This is an indemnity policy, providing you have adequately insured your goods.
4. This policy is subject to a £50 excess, or £100 excess in respect to Excess Baggage work on individual items valued at over £1000

5. This insurance will cover your goods from the time they are collected by the Removal Company until they are ultimately delivered, providing you continue to extend the policy if your goods are stored.

#### The significant exclusions and limitations to the policy are:

1. Loss or damage to goods and property excluded from cover as specified in the policy wording.
2. In the event of loss or damage to one item of a pair or set, Insurers will only pay for the lost or damaged item.
3. In the event that an electrical or mechanical item no longer operates and there is no evidence of external damage to the item or its packaging, Insurers will not pay any claim arising.
4. Under-insurance (average or co-insurance) - Customers must declare their goods for their full replacement value as new at destination. If goods are not adequately insured any claim payment will be reduced by the amount of under-insurance.
5. The policy is subject to a maximum sum insured of £4,000
6. Please ensure that you read your full policy wording for all exclusion clauses.

#### • The duration of the contract

The contract commences from the date you or your employer confirmed acceptance of the quotation as received from the Removal Company and expires on the dates as set out on the Confirmation of Insurance document, unless extended in accordance with the terms and conditions of the policy wording.

Storage coverage for up to 60 days at origin and 60 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, Underwriters agree to extend storage coverage on a monthly basis provided your request and premium are received before the expiration of the included storage.

- **Your rights of cancellation**

If within 14 days of you having purchased this insurance, you decide that it does not meet your requirements, you can cancel the insurance by notifying the Removal Company (within the 14 days from the acceptance of the quotation by the Removal Company) and PROVIDED THAT cover has not commenced and that no claim has been made, your premium will be refunded in full.

- **Claims notification**

In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must be given in writing to: Simpsons Removals & Storage Ltd, Blue Hawk House, A1 Manor Way, Swanscombe, Kent, DA10 0PP, but in all circumstances 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.

When notifying a claim, you must provide your full name, policy number, postal address, contact telephone number and full details of the nature of your claim. Presentation of the claim, including all claim details, evidence and supporting documents must be presented to the underwriter's representatives in a timely fashion and in all circumstances, no later than 60 days after the initial notice of claim was made. (For claims notification details – see full policy wording – Clause 21).

- **Complaints Procedure**

If you feel you have not been offered a first class service please write and tell us and we will do our best to resolve the problem.

You may alternatively, if preferred, contact the Administrator: Reason Global Insurance, Lydean house, 43-46 Queens Road, Brighton, BN1 3XB, United Kingdom & Co. (S.E.) Ltd, Suite A, The Cliffe Business Centre, Cliffe High Street, Lewes, East Sussex. BN7 2AN. Tel : 01273 488333 Fax : 01273 487748.

In the unlikely event you remain dissatisfied, please contact The Compliance Manager, Fortis Corporate Insurance NV.

In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Helpline: 0845 080 1800 Switchboard: 020 7964 1000 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

- **Financial Services Compensation Scheme**

Both Reason & Co. (S.E.) Ltd and Fortis Corporate Insurance NV are covered by the Financial Services Authority' Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website [www.fscs.org.uk](http://www.fscs.org.uk)