

'FLEXICOVER' MARINE TRANSIT COVER PROSPECTUS



This cover is available only through the intermediary of



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'FLEXICOVER' MARINE TRANSIT COVER

The 'Flexicover' policy held by Your Mover is underwritten by Axa Corporate Solutions.

The cover is on an All Risks basis, subject to provisions detailed within the Summary of Cover contained herein. It is important that You cover Your effects adequately and we would recommend that You read the following information carefully.

It is most important that you cover your effects adequately. We suggest that before completing the form you familiarise yourself with the terms and conditions of cover on the final page of this prospectus.

COMPLETING THE VALUATION FORM

1. Make sure that all items You require to be covered are listed on the Valuation Form. You will see that for certain items the form is divided on a room-by-room basis. This is intended as a guide to help You remember all the effects in Your consignment and is not a conclusive list. Therefore, if for example You have more than one television they can all be covered with the T.V. category under the Living Room section as long as You allow for the correct total number and value.
2. **Any effects You fail to list will not be covered.** If there is insufficient room on this form either provide a supplementary list or ask Your Mover for a second valuation. If You do complete more than one ensure that the first form is marked "1 of 2" and the second "2 of 2" or as appropriate. You will see that there are a number of blank spaces on the form to enable You to insert Your own category descriptions under the relevant section.
3. You do not need to provide a quantity for all effects. Where a quantity is not required, the Valuation Form is marked with an X.
4. Claims will be adjusted on the assumption that all grouped items are of a similar value. Where any particular item(s) have an above average value, please list separately where indicated. Any single items with a value exceeding £1,500 will also need to be separately listed.
5. Make sure You value Your effects correctly. You should ascertain the **like-for-like replacement cost at destination**, allowing for condition and age, as supported by a complete valued inventory. Prices at destination may vary considerably from the U.K. and we suggest You consult Your Mover or the appropriate embassy for guide-lines.
6. If the value You indicate is not sufficient any claim will be subject to "average". This means that if You cover an item for £100 and it is found to be worth £200 at Your destination then only 50% of any claim You make for the item will be met.
7. In the event of the total loss of Your consignment You will have been put to the expense of shipping Your goods to no avail. If You insert shipping and packing costs in the appropriate section of the Valuation Form these costs will be met by the cover following a total loss.
8. Complete the form Yourself. Do not depend upon any other party to list and value Your effects adequately. In all cases check the document carefully before signing and dating is as it will form the basis of Your cover.

CHARGES

The charge quoted by Your Mover will be for Standard Cover, as detailed above, unless otherwise indicated. This limits cover on items listed under category P. (Fragile) on the Valuation Form up to 30% of the total value of the consignment. If You require a quotation for a higher proportion of fragiles, please refer to Your Mover.

STORAGE

Storage incidental to transit is covered up to a maximum period of 60 days. However, if Your effects are to be stored at a rental You should arrange for the cover to be extended. Additional charges will be payable.

EXCLUSIONS

As suggested above, please ensure that You read the terms and conditions within this prospectus. We would particularly draw Your attention to the clauses concerning owner packed effects, jewellery, money and documents.

WHAT TO DO NEXT

Once You have completed the Valuation Form, make sure a copy is provided to the Mover as soon as possible. You will then be issued with a Certificate. When You receive the Certificate check to ensure that it has been issued correctly and advise Your Mover **immediately** if there are any errors.

CLAIMS

In the event that You need to make a claim, notification must be given to Removal Claims Service (RCS) at the address below in accordance with the Claim Notification Period clause contained within the Terms and Conditions of Cover. You should also notify the final delivery agents in writing.

The following information will be required:-

- Your name and contact details
- Your Certificate number
- The name of the Mover with whom Your original contract was made.
- Estimates for repairs or replacement.
- As many details as possible of Your claim.

COMPLAINTS PROCEDURE

If You have any cause for complaint You should, in the first instance contact Removal Claims Service at the address below. *If they are unable to resolve Your complaint they will advise You of the organisation to contact to progress Your complaint on to the next stage of the procedure.*

Address: Removal Claims Service,
Swan House, Swan Centre,
Leatherhead Surrey, KT22 8AH
Tel: 01372 385970
Email: info@removalclaims.co.uk

Removal Claims Service is a trading name of Basil E. Fry & Company Limited.

SUMMARY OF COVER

This is the Summary of Cover as underwritten by Axa Corporate Solutions, via Basil E Fry & Co Ltd (the Broker) and Your chosen Mover (the International Mover). In this Summary of Cover, "we", "us" and "our" means Insurers. "You" and "Your" means the beneficiary of this cover.

OPERATIVE CLAUSE

This cover shall indemnify You for all risks of loss, destruction or damage to Your property, subject to the terms, conditions and exclusions contained herein.

APPLICABLE LOSSES (TRANSIT CLAUSE)

Cover under this section is effective from the time Your property is professionally packed and/or uplifted from Your residence, or business location of the Insured, for the commencement of the transit and continues, including incidental storage if any, until Your property is professionally delivered to the specified final destination. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 7 days of delivery.

INCIDENTAL STORAGE EXTENSION

Cover is extended to include temporary storage in the ordinary course of transit, and terminates either on completion of unloading from the carrying vehicle, aircraft or other conveyance in or at the final warehouse or place of storage at the destination named in the contract, or on the expiry of 60 days after completion of discharge overside of the subject-matter insured from the oversea vessel, aircraft at the final port of discharge, whichever shall first occur.

This may be extended subject to prior agreement by Insurers and/or their Agent. Insurers may impose special terms and conditions and/or charge an additional premium.

TYPES OF INSURANCE COVER

All Risks of physical loss and/or damage as per Institute Cargo Clauses (A) or Institute Cargo Clauses (Air), on an Indemnity Cover basis as defined below, subject to a Policy Excess of £250.

BASIS OF SETTLEMENT

The Insurer will pay for any loss or damage, up to the value declared by You to the Mover, subject to the conditions and exclusions detailed herein. Cover is provided on an indemnity basis, meaning claim settlements will be limited to the current used value of the lost or damaged property after deduction for age, wear and tear.

Insurers may, at their option, opt to repair damaged items, replace items lost or damaged beyond economical repair, or make a liquidated damages payment in settlement of any claim.

Basis of settlement for Documents

The basis of claims settlement shall be limited to the physical cost of replacing the documents and reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

EXCLUDED PROPERTY

Cover is not provided for:

- mobile phones; furs valued at over £100; jewellery; watches; precious stones; precious metals;
- money; deeds, bonds, securities; stamps, coins or goods or collections of any similar kind; manuscripts or other documents; wines and spirits;
- perfumery; tobacco products; foodstuffs; live animals; plants, trees and shrubs; perishable goods of any kind and /or those requiring a controlled environment; firearms and explosive items; drugs.

If Your property is not made up of household goods and personal effects, office furniture and equipment or documents, a different set of Excluded Property applies. Please refer to Your Mover for details.

OTHER EXCLUSIONS

- a. Where collection and delivery into storage is not handled by the Mover, accidental damage and theft cover is excluded.
- b. Loss or damage caused by wear and tear, gradual deterioration inherent vice or latent defect.
- c. Loss or damage caused by vermin, moth, insects, damp, mould, mildew, rust or atmospheric or climatic causes.
- d. Damage resulting from goods being moved under Your express instructions against the Mover's advice.
- e. Loss or damage caused by leakage of liquid from any receptacle or container.
- f. Any financial loss other than loss, destruction or damage to the property insured.
- g. Items not packed by the Mover unless they have been previously listed and disclosed to them by You. In the event of the loss of a container not packed by the Mover where the contents have not previously been listed and disclosed, Insurers will not pay more than £100 for its contents, or a lesser

sum if its actual value is less.

- h. Loss of or damage to china, glassware and fragile items unless they have been both professionally packed and unpacked by the Mover or their subcontractor. In the event of an accident involving an owner packed container where damage would have occurred irrespective of the quality of the packing, then Insurer's liability is limited to £100 or its actual value whichever less is.
- i. Electrical, electronic or mechanical derangement to any electrical, electronic or mechanical items, unless external physical damage has occurred, or as a result of fire, derailment, collision or overturning of the conveying vessel, vehicle or aircraft. Any loss of or damage to electronic equipment resulting from configuration failure of the controlling software and/or microchip.
- j. Structural damage to system or flat pack furniture or any reduction in its quality, arising solely as the result of dismantling or reassembly.
- k. Loss of or damage to motor vehicles caused by scratching, denting and marring unless a pre-shipment condition report is completed prior to removal and/or storage and/or shipment. Excluding theft of accessories, personal effects and tool kits but including loss of accessories if factory fitted.
- l. Loss or damage to any motor vehicle(s) whilst being driven under its own power, other than for the purpose of loading onto or unloading from the carrying conveyance or container.

GENERAL CONDITIONS

a. Full Inventory Clause

It is a condition precedent to liability that a full valued inventory must be provided for any declaration or Certificate.

b. Claim Notification Period

In the event of loss or damage which may give rise to a claim hereunder, immediate notice, in writing, should be given to the Removal Claims Service at the address provided. Detailed notification of claim must be made within 30 days of delivery, or scheduled delivery date in the event of non-delivery, to the destination. Any claims submitted after this period has elapsed may be jeopardised, time being of the essence.

c. Undervaluation / Average

If the value declared by a You is less than the actual total value of Your property at the time of loss, then the You will only be entitled to be claim that proportion of the loss which the value declared bears to the total value of Your property.

d. Pairs and Sets

It is the intention to pay the actual value of individual items. It is not the intention to pay for items which are not affected. If, therefore, 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 simply because it is part of a pair or set.

e. Insurers Rights

Subject to the appropriate claim settlement being reached, Insurers may at their option take over ownership of damaged property. No property may be abandoned to the Insurers.

f. Fraud

If Your claim is fraudulent in any way, it will not be paid. Your cover will also be deemed to not have attached and no charges will be refunded.

g. Law

This cover is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the Courts of England and Wales.

h. This cover is also subject to the following exclusions:-

- Confiscation, expropriation, deprivation, destruction or damage under the order of any Government, public or local authority.
- War
- Terrorism
- Termination of Transit clause (Terrorism)
- Sanction Limitation and Exclusion Clause
- Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion

Further details on these exclusions, including a full wording for each Clause, is available upon request. Please contact Your Mover.