

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Name of the Insurance Undertaking

The insurer of this policy is Norwich Union Insurance Limited.

Registered address: 8 Surrey Street, Norwich NR1 3NG

## Type of Insurance and Cover

The eGoods In Transit – Furniture Removers policy protects you against Freight Operators liabilities assumed under statute, conditions of trading and International Convention in respect of goods the property of others, for a period of 12 months.

## Significant Features & Benefits

- Cover in respect of containers not the Insured's property up to £50,000 any one Container
- Unlimited cover for legal expenses in defending a claim with the Company's consent
- Automatic cover for substitute vehicles where the policy is on a specified Vehicle basis
- Cover in respect of the following 'Target Goods' up to the Policy limit or a maximum of £50,000 per load whichever is the least unless carried unwittingly in sealed or groupage containers or increased elsewhere in the policy:

Wines and/or spirits including but not limited to champagne; Cigars, cigarettes and tobacco excluding raw leaf tobacco; Non-ferrous metals in raw scrap bar or ingot or similar form; Furs and ready made garments; Mobile phones and / or similar and /or associated goods; Precious stones or precious metals or articles made of or containing precious stones or metals; Audio/visual equipment; Computer equipment, software and accessories; Photographic equipment and accessories.

- Unlimited cover for Ropes, Sheets, Toggles & Dunnage
- Loss or damage to Your property in connection with Your business (except motor Vehicles, trailers or containers) whilst carried on any Vehicle - £10,000
- Personal Effects of the Insured's drivers up to £250 any on loss, each driver
- Reasonable costs and expenses incurred in respect of removal of debris, site clearance of the load, transhipment or recovery charges
- Temporary housing on or off Vehicles in the course of transit
- Indemnity at Common Law where the Insured's Trading Conditions are set aside to a limit of £500,000
- Contingent liability for Goods in 'Sub-contractors' care & custody where granted
- Financial Loss - £250,000
- Cover in respect of Trailer curtains - £200.00 Any One Event. Max £500 per annum

## Main Exclusions

- The amount of the excess stated in the policy schedule
- Theft or attempted theft:
  - (1) unless all doors, windows and other points of access are securely locked and the keys removed
  - (2) during the hours 9:00pm until 6:00am vehicle is garaged in a securely locked building or compound  
(Security Clause O)
- Living creatures
- Industrial removals
- Explosives
- Monies in any form including pre-paid cards and the like

## The following additional conditions apply

Loss or damage to household & commercial removals arising from any fortuitous cause during loading or unloading of the conveying vehicle or in transit therein, but excluding:

- (a) loss or damage to food & drink, furs, jewellery, watches, precious metals and precious stones, Deeds, Bonds, Bills of Exchange, Promissory Notes, Money or Securities for money stamps of all kinds, Manuscripts and other documents
- (b) loss or damage caused by or arising from wear, tear, gradual deterioration, mildew, moth, vermin, or any process of cleaning, repairing or restoring.
- (c) Loss of or damage to self assembly furniture unless dismantled prior to the day of removal
- (d) Mechanical or Electrical derangement unless caused by external means.
- (e) breakage of owner-packed goods unless caused by a major accident to the means of conveyance
- (f) Loss or damage occurring in premises where the goods are stored or warehoused unless the cover is granted elsewhere in this policy

In the event of loss or damage to any article forming a pair or set, the cover is limited to the proportionate value that that article bears to the total value of the pair or set and no additional depreciation is paid.

If at the time of a claim, the value of the goods exceeds the amount stated in the policy schedule, Norwich Union will only be responsible for such proportion of the loss as the amount insured bears to the actual value of the goods.

It is a condition precedent to liability under this extension that the Insured shall obtain a valued inventory in respect of the goods, prepared prior to commencement of transit and signed by the owner of the goods.

### **Duration of Policy**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

### **Right to cancel**

Consumer cancellation rights only apply to policies, which are purchased by an individual or partnership in England and Wales, where the policy provides both private and business use. **No period of reflection is provided under this policy.**

### **How to claim**

Should you wish to make a claim under your policy, please call our Claims Help Line as soon as possible.

Telephone: 0161 931 8431 or 0161 931 8429

You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy documents.

### **Complaints**

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to the policy for full details of the complaints procedure.

We are a member of the Financial Ombudsman Service. If you have complained to Norwich Union and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

### **Financial services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Norwich Union Insurance Limited Registered in England No. 99122

Registered Office 8 Surry Street Norwich NR1 3NG

Authorised and Regulated by the Financial Services Authority