



**EXCESS**  
INTERNATIONAL  
MOVERS

## **Insurance** Pack

Household and personal effects



# Introduction

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## EXCESS INTERNATIONAL INSURANCE PACK

In selecting Excess International Movers to carry out your move, you have chosen one of the leading international removal companies in the UK. Occasionally, however, even with the greatest care and attention, damage or loss to a shipment may occur. It is wise therefore, and we recommend, that ALL shipments be fully protected by 'All Risks' insurance cover. Taking sensible precautions will not only compensate you in the event of covered loss or damage, it will also provide you with peace of mind while your belongings are in transit.

We have arranged this insurance package to provide our customers with a high level of insurance protection for their household and personal effects whilst in transit.

An 'All Risks' cover under the internationally accepted Institute Cargo Clauses has been arranged. To assist you in understanding some of the more relevant clauses, these have been explained in our Policy Summary section.

When completing the proposal form, please be sure to list ALL items you are shipping, supplying an additional valued inventory if necessary.

ANY ITEMS WHICH ARE NOT INCLUDED IN THE PROPOSAL FORM WILL BE CONSIDERED AS NOT BEING INSURED.



# The Policy

## Main Exclusions, Limitations and Conditions

You should read carefully and take note of all the exclusions, limitations and conditions as shown in the following Policy Summary. We draw your attention specifically to the following clauses included in the Policy Document:

- Pairs and Sets ... Clause F
- Mechanical and Electrical Derangement ... Clause I
- Mould and Mildew risks ... Clause J

### If you wish to go ahead with this insurance:

1. Please complete and sign the Insurance Proposal Form and return it to us, retaining a copy for your records.
2. Upon receipt, we will issue you with a policy number.
3. You are entitled to cancel your insurance, prior to the removal, within 14 days of your acceptance of this contract.

If you have any questions, please do not hesitate to contact us.



## In the event of a claim

We have endeavoured to make the procedure as simple as possible. It is, however, important to ensure that the procedures are correctly followed, as they do form a part of the Terms and Conditions of the policy. The full claim procedure is detailed below.

1. Any damage or shortage should be noted on the delivery document at the time of delivery.
2. All claims made under this policy must be notified directly in writing to Excess International Movers within 7 days of delivery. Failure to do so may render the claim invalid. You must quote your Reference Number on all claim correspondence.

Verbally advising Excess International Movers at the time of delivery or by telephoning Excess International Movers will not be acceptable notification under the Policy. It must be in writing.

3. Do not dispose of any damaged items until authorised by insurers.
4. Please confirm your claim in writing providing the following details:
  - a. Description of the article lost or damaged
  - b. The value of the article lost or damaged
  - c. The amount you are claiming for each article
  - d. Estimates for repair for claims exceeding £100 (or equivalent in local currencies)
  - e. Copies of correspondence to carriers and other delivery parties holding them responsible for loss of or damage to the goods
5. Settlement of the claim will not exceed the value declared on the proposal form.

# Policy Summary

## A. The Policy

The policy to which this document refers is placed with The Baxendale Insurance Company Designated Activity Company and provides 'All Risks' cover written within the terms and conditions as detailed in Confirmation of Insurance.

## B. The Package

The Excess International insurance package provides full replacement protection with NO DEDUCTIBLE. Cover may be extended for periods of storage and will be subject to payment of an additional premium based on the declared value per month. Please ask for details if required.

## C. Value at Destination

In the event of a total loss or irreparable damage, the insured is entitled to the value declared provided that the effects cannot be replaced with others of similar kind and quality for a lesser sum. You, the insured, should determine the replacement cost at destination for each item and pay the premium on that amount.

## D. Motor Vehicles, Caravans and Campers

Vehicles should be valued at the market value at destination for a vehicle of similar type, age and condition, which will often be substantially different from the value in the country of origin.

## E. Under Insurance (Average Clause)

It is essential that you make every effort to value goods at the cost at destination. If any items are under-insured and a claim arises then any compensation would be reduced proportionately; this is known as 'Average'. For example; if you insure a chair for £100 but the new replacement cost at destination is £200 then in the event of a claim you will be deemed to have under-insured by 50% and so would receive only 50% of the claimed amount.

## F. Pairs and Sets Clause

In the event of loss of, or damage to, one piece of a pair or set, then compensation will be made only for that one item and not for the whole value of the pair or set. This clause may be waived upon request, on the payment of an additional premium but will be subject to a maximum payment of £10,000 in the event of loss or damage any one occurrence any one pair or set.

## G. Depreciation as a Result of Damage and/or Repair

Any loss of value or depreciation in market value as a result of repair following transit damage is not covered under this policy and payment will be based on repair costs only.

## H. Coins, Stamps, Valuable Collections, Jewellery and the Like

These items are not covered under this policy. A more detailed list appears in paragraph 9 under the Terms and Conditions of Insurance.

## I. Electrical, Mechanical or Electronic Derangement

If electrical or mechanical apparatus fails to operate or malfunctions following removal, neither repair or replacement will be covered unless there is evidence of direct physical damage to the item.

## J. Other Exclusions

This policy excludes any claim made for damage due to moth, insect or vermin infestation, rust, mildew, inherent vice, wear and tear, gradual deterioration and consequential loss of any description.

## K. Owner Packed Goods

Any effects not professionally packed are not covered against the risks of scratching, denting, chipping, breakage, staining or tearing. Only owner packed goods valued and listed individually on an inventory provided by the owner prior to the commencement of cover will be covered for loss (but not damage).

## L. China, Glass and Similar Breakable Items

China, glass and similar breakable items are not covered unless professionally packed by Excess International or their appointed agent.

## M. Storage

Should cover for storage in transit be required, you must advise Excess International in writing BEFORE the commencement of storage, giving the date until which cover is to be extended. The additional premium will be calculated and is due immediately. Such cover will only be provided where the goods are stored in a warehouse approved by Excess International.

## N. Salvage

In the event of insurers agreeing to consider any damaged items as a "total loss", their rights of salvage may be exercised and you would then be required to release the items to them against payment of the insured value.

# Frequently Asked Questions

## FREQUENTLY ASKED QUESTIONS

**Q. I have an air and a sea shipment, may I cover them both on one proposal form?**

A. No. A separate proposal form is required for each shipment. If you need more forms, contact your Move Manager.

**Q. What if a cup, part of my china tea service, is broken? Can I claim for a new tea set?**

A. When an item is part of a set, insurers will only compensate for the loss of the actual piece missing or damaged. However, this clause may be waived on the payment of extra premium. This may be worthwhile if you have particularly valuable pairs or sets - please ask for details.

**Q. Why do I need to complete a valued inventory?**

A. We need a list of all items you are moving together with the values so that, in the event of a claim, the appropriate amount may be paid in settlement. The form you have been asked to complete will become, (once it has been countersigned by Excess International), your Confirmation of insurance

**Q. What if my T.V. / any other electrical items arrive in perfect condition but will not turn on or work properly?**

A. Under the terms of our basic insurance, you are covered for physical damage only. For full cover, regardless of physical damage you can opt for extended coverage by completing the section 'ELECTRICAL AND MECHANICAL DERANGEMENT COVER' (Overall Shipment value plus 3%).

**Q. What is IPT?**

A. Insurance Premium Tax (IPT) is a tax levied on general insurance premiums, there are 2 rates:

A standard rate of 12%

A higher rate of 20% - For travel insurance, mechanical/electrical appliances insurance and some vehicle insurance

## INSURANCE DEMANDS AND NEEDS

We confirm that this policy/these policies meets the demands and needs of those who wish to ensure that the value of their goods are protected during removal and storage.

Whilst we do not give advice as to the sale of insurance contracts, it is your option to determine if you wish to purchase the insurance policy or policies.

By signing the Proposal Form and either ticking the relevant box to select the insurance options and/or inserting a value for insurance you wish to purchase, you are confirming that:

- a. You have read and accept the insurance policy terms and conditions, and
- b. You have ensured that the values you are insuring represent the full values at risk in accordance with the terms and conditions of the insurance policy(s).

In consequence of which you are satisfied that your demands and needs for insurance protection for the removal and storage of your goods, in accordance with the contract you are signing, have been met.



# Important Information

## INSURER

This insurance is underwritten by:

**The Baxendale Insurance Company Designated Activity Company.**

### Complaints

If you are unhappy about the way in which your claim has been dealt with, you can ask for the claim to be reviewed by the Senior Management of the Baxendale Insurance Company Designated Activity Company. We will pass the file papers to them directly.

If you remain dissatisfied, you can ask for your complaint to be referred to:

The Financial Ombudsman's Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Tel: +44 20 7964 1000

Alternatively, you can write to them at:

The Baxendale Insurance Company Designated Activity Company.

Third Floor

The Metropolitan Building

James Joyce Street

Dublin 1

Republic of Ireland

Tel: +353 1 266 6000



# Completing the Insurance Form

## INSTRUCTIONS

The enclosed insurance form is an inventory of common items that you may wish to take to your new home overseas. There are two categories – Category 1 for high for other value items and Category 2 for other items in your consignment. You can additional items in the blank spaces or on a separate sheet. You have to declare the full replacement value of your possessions as new at destination. List the number of next to the article and estimate the replacement value as new at destination in the value column. If the items are not of equal value, please list them separately. If not listed separately we shall assume all items are of equal value and any claims settlement will be on this basis.

Cat No.	Article	No. of Items	Replacement Value
J1	Bed(s)	1	19,290 GBP
J2	Bedside Tables	1	3,215 GBP
	Bedside Tables	1	1,925 GBP
J3	Bedside Lamps	1	3,215 GBP
	Bedside Lamps	2	2,572 GBP

## GET THE FULL VALUE OUT OF THE PLAN

To get the full value out of the plan you should insure all of your goods. You must estimate the full replacement value of your goods as new at destination, which may be more than in the country of origin. You need to be aware that if you under insure your consignment the insurer will apply "average" to any claim. In simple terms, this means that if you insure your total consignment for half of its true replacement value, the insurer could reduce each and every part of your claim by half.

## Category 1

Category 1 is for fragile and high value items. The risk to these items by their very nature is considered by insurers to be higher than Category 2 items. If the value of Category 1 items exceeds 20% of your total replacement value an additional premium is or 'uplift' is payable. For example, if 30% of your consignment is Category 1 items - you will be asked to pay an additional 30% of the basic premium. This 'uplift' reflects the higher risk associated with this 'mix' of consignment.

## MECHANICAL & ELECTRICAL DERANGEMENT

Under the terms of the policy your electrical items are insured for loss or damage, but not for mechanical or electrical derangement. So if your PC or Video does not work at destination and there is no obvious damage to the outside of the item then, you will not be covered. Choosing this option will ensure that your mechanical and electrical items are covered for loss, damage and derangement. This is an ideal additional cover for families taking music systems, videos and computer equipment. To include Mechanical and Electrical cover on your form add the items to Section S - Mechanical and Electrical Derangement. An additional premium is payable. This will be charged at the same rate as your International Transit Insurance.

## PAIRS & SETS

Under the terms of the policy, if part of a pair or set is lost or damaged, insurers will only cover the one item – even though the set may now be incomplete. Purchasing Pairs and Sets optional cover will ensure that if part of a pair or set, e.g. a dinner service, is lost or damaged, the entire set will be replaced or compensated for if we are unable to find a replacement item. To include Pairs and Sets cover on your form add the items to **Section R - Pairs and Sets**. An additional premium is payable. This low cost option will be charged at the same rate as the International Transit Insurance.

## MOULD & MILDEW INSURANCE

Under the terms of the policy mould and mildew is included if damage has been caused by ingress of water. Mould and mildew caused by a change in air temperature, water condensation or moisture is excluded. This low cost option is ideal if you are moving leather furniture, clothing, books or any material that is prone to absorbing moisture. This is charged at a rate of 0.5% of the total value, to arrange mould and Mildew Insurance tick the box in Section U.

## PACKING & SHIPPING

Packing and Shipping Insurance will cover you for the packing and shipping costs of your move. If your entire consignment is lost, you will be able to claim back your packing and shipping costs. This is a low cost option and is worth considering - particularly if the cost of removal is high. This insurance is charged at the same rate as your International Transit Insurance as a % cost of your removal. To select this option, simply fill in your total removal cost against the Packing and Shipping Insurance in Section T.

## WHATS HAPPENS IF I DON'T INSURE

We cannot stress how important it is to take out International Transit Insurance. If you don't and something is lost or damaged our liability, like all removal companies, is limited to the extent outlined in our Conditions of Contract.

## OWNER PACKED GOODS

The insurance will not cover items that you have wrapped or packed yourself.

**PLEASE COMPLETE AND RETURN THE PROPOSAL FORM TO Excess International BY FAX, POST OR EMAIL**

We will validate the insurance by countersigning the proposal form for submission to underwriters.

**Fax:** +44 20 8324 2048

**Post:** Excess International  
9 Laxcon Close  
London NW10 0TG  
United Kingdom

**Email:** Please email the form to  
your respective Move Manager

# Confirmation of Insurance

This is to confirm that interest as shown has been declared under an Open Policy in the name of:  
Excess International Movers, 9 Laxcon Close, Brent Park, London NW10 0TG Tel: +44 (0)20 8324 2000 Fax: +44 (0)20 8324 2048  
Cover placed with The Baxendale Insurance Company Designated Activity Company.

Institute Classification Clause CL.354 1/7/97 or held covered at rate to be agreed by

## TERMS AND CONDITIONS OF INSURANCE

Against all risks of physical loss and / or damage as per Institute Cargo Clauses (A) CL.252 1/1/82 and / or Institute Cargo Clauses (Air) CL.259 1/1/82  
Institute War Clauses (Cargo) CL.255 1/1/82, Institute War Clauses (Air Cargo) CL.258 1/1/82, Institute War Clauses (sendings by Post) CL.257 1/1/82 as applicable.  
Institute Strikes Clauses (Cargo) CL.256 1/1/82, Institute Strike Clauses (Air Cargo) CL.260 1/1/82 as applicable.  
Deck Load where shipped in containers, including risks of jettison, washing and loss overboard.  
Institute Classification Clause CL.354 1/7/97 or held covered at rate to be agreed by Underwriters.  
Institute Radioactive Contamination Exclusion Clause CL.356 1/10/90 including US endorsement as attached.  
General Average and Salvage Charges payable in full irrespective of Assured and/or contributory values.  
Insolvency Exclusion Amendment Clause.  
Termination of Transit Clause (Terrorism).

### 1. VALUATION CLAUSES

The household goods and personal effects insured must be valued at replacement cost at destination as supported by a complete valued inventory. It is a condition of this insurance that any item valued individually at more than £500 or equivalent is listed separately on this Application Form.

### 2. PERIOD OF COVER

Cover is in force from the time the goods are taken up at the address from which the goods are to be moved until set down at the final address. Including risks of Loss or Damage during packing provided goods are professionally packed.

### 3. AVERAGE CLAUSE

When a sum is declared to be subject to average, if the property covered thereby shall at the time of loss/damage be collectively of greater value than the sum insured, the Assured shall be considered as being his/her own insurer for the difference, and shall bear a rateable share of the loss/damage accordingly.

### 4. PAIRS AND SETS CLAUSE (see optional coverage extension)

Where any insured item consists of articles in a pair or set the Policy will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of such pair or set. This clause may be waived on the payment of extra premium but is limited to a maximum of GBP10,000 any one shipment any one claim any one pair or set.

### 5. DEPRECIATION AND/OR DIMINUTION

Underwriters liability is restricted to the reasonable cost of repairs and no claim will attach hereto for depreciation and/or diminution consequent thereon.

### 6. MECHANICAL AND ELECTRICAL DERANGEMENT (see optional coverage extension)

Excluding loss or damage due to mechanical, electrical or electronic derangement unless as a direct result of external physical damage.

### 7. CLIMATIC OR ATMOSPHERIC CONDITIONS

Excluding loss or damage due to climatic or atmospheric conditions or extremes of temperature.

### 8. OWNER PACKED ITEMS

Excluding breakage, scratching, denting, chipping, staining and tearing unless caused by fire or by the Vessel or Conveyance being stranded, sunk, burnt, in collision or overturning. Also excluding claims for missing items unless an individually valued list of contents is supplied by the owner prior to commencement of transit.

### 9. EXCLUDED GOODS

Excluding cash, notes, travellers' cheques, stamps, deeds, bonds, securities, explosives, livestock, jewellery, watches, precious metals and stones or similar valuable articles and/or perishable goods including plants. Also excluding loss of or damage to items packed by the Owner in furniture trunks, cases, drawers or other receptacles unless previously listed and disclosed to the Removers, their Sub-Contractors or Agents and included in the packing inventory.

### 10. 10. EU DISCLOSURE CLAUSE (UK)

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law. Any enquiry or complaint should be addressed in the first instance to your administrators. If you are not satisfied with the way a complaint has been dealt with you may ask The Compliance Manager, The Baxendale Insurance Company Designated Activity Company, Third Floor, The Metropolitan Building, James Joyce Street, Dublin 1, Republic of Ireland.

### 11. OTHER EXCLUSIONS

Excluding loss or damage due to moth, insects, vermin, rust, mildew, inherent vice, wear, tear, gradual deterioration, loss of data records and consequential loss of any kind or description. Also excluded is structural damage to system or kit furniture constructed of veneered chipboard or similar, or any reduction in the quality thereof arising as the result of dismantling or reassembly of any such items of furniture.

### 12. REPLACEMENT CLAUSE (APPLICABLE TO NEW ITEMS)

In the event of loss or damage to any part(s) of an insured item caused by a peril covered by the Policy the sum recoverable shall not exceed the cost of replacement or repair of such part(s) plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable.

### 13. REPLACEMENT CLAUSE (APPLICABLE TO SECONDHAND ITEMS)

In the event of a claim for loss or damage to any part(s) of the insured interest in consequence of any peril insured by the Policy, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the part(s) lost or damaged as the insured value herein bears the value of a new item. Plus additional charges for forwarding and re-fitting the new part(s) if incurred.

## OPTIONAL COVERAGE EXTENSIONS

#### a. MOULD AND MILDEW RISKS

To include loss or damage to the interest insured, howsoever arising, subject to the goods being professionally packed. Underwriters maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from any external water damage.

#### b. ELECTRICAL AND MECHANICAL DERANGEMENT (EXCLUDING AUTOMOBILES)

To include loss or damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement, providing the interest insured does not exceed six years old. Subject to the goods being professionally packed.

#### c. PAIRS OR SETS CLAUSE

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item or items having regard to the importance of the affected items within the pair or set. All the articles constituting the pair or set shall, at Underwriters' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set.

## ADDITIONAL CLAUSES FOR MOTOR VEHICLES AND/OR MOTORCYCLES

1. Excluding scratching, denting, bruising and claims for repainting and/or the like if such damage is noted on the Pre-shipment Condition Report, or in the absence of such a report.
2. Excluding loss of accessories and removable items (including Radios and/or Tape Equipment and/or Telephones, Spare Wheels and Tools) unless lost with the vehicle or shipped separately and the value thereof declared hereon.
3. Quay to quay but including 5 days prior to shipment and 5 days after discharge, but excluding frost damage. Vehicles shipped in crates and/or containerised will be covered from warehouse to final destination subject to Institute Cargo Clauses (A). Vehicles transported via open trailer will be covered from warehouse to warehouse, but excluding scratching, denting, chipping and cost of repainting. Also excluding rust, oxidation and discolouration.
4. No risk under own power except whilst being driven on or off vessels and/or transporters as applicable.
5. Under deck held covered at rates and conditions to be agreed by Underwriters.
6. If on deck excluding rust, oxidation and discolouration.
7. This clause is subject to Average (see Average Clause opposite). Vehicles and/or motor cycles must be insured for their full value at destination which is frequently higher than at inception of the cover. Under-insurance will result in repair or replacement costs not being paid in full.

## IMPORTANT INSTRUCTIONS IN EVENT OF CLAIMS

1. Note: These instructions form part of the terms and conditions of Insurance. Failure to observe them may void the coverage given under the policy.
2. Do not dispose of any damaged items until authorised by the insurers.
3. If there are damages or shortages - endorse the delivery document accordingly.
4. All claims must be notified to Excess International or its Agents within 48 hours of delivery and confirmed in writing within 7 days.
5. Notification must include:
  - (a) Description of each article lost or damaged.
  - (b) The declared value of each article lost or damaged.
  - (c) The amount you are claiming for each article.
  - (d) Estimates for repair for claims exceeding £100 (or equivalent in local currencies).
  - (e) Copies of correspondence with carriers and other parties holding them responsible for loss of or damage to the goods.
6. The basis of settlement will not be more than the value declared on the proposal form.

Note: The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities and the port of discharge.

Note: The Institute Clauses incorporated herein are deemed to be those current at the time of commencement of the risk.

Insurance Premium Tax will be charged where applicable, in accordance with current legislation.