



I.R.LUCAS

REMOVALS

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If you ask us to accept responsibility for insuring your goods under our own insurance policy the insurance conditions set out below will apply. Please note that we cannot accept responsibility for insuring your goods unless you have provided us with a written declaration of values. If you do not provide us with a written declaration of values our liability for loss or damage to your effects is limited by our trading conditions, which forms part of our contract with you.

For your information our insurance has been arranged with certain underwriters at Lloyd's and **a full copy of the policy wording may be inspected at our office upon request.**

Please note that this insurance has been arranged solely in the name of our company. As our customer you will have no enforceable rights under our insurance policy.

COVER

All Risks of Physical Loss or Damage to **Goods in Transit** anywhere in Europe (including Scandinavia).

All Risks of Physical Loss or Damage to **Goods in Storage** at any storage location owned or operated by us and declared on our schedule of Insurance.

SUM INSURED

As declared to us in writing. The sum insured shall not exceed £ 000 unless confirmed in writing by us.

BASIS OF VALUATION

Insurers will take into consideration the age, quality, degree of use and consequent market value of items when calculating the settlement. Please note that no property shall be abandoned to insurers, but insurers reserve the right to claim appropriate salvage on any property which is the subject of a claim settlement under this policy.

AVERAGE CONDITION

If the customer's goods in store insured under this insurance are, at the time of loss or damage, collectively of greater value than the value declared, then the Insured shall bear the equivalent proportion of the claim in the same ratio as the actual value exceeds the declared value.

PAIRS & SETS CLAUSE

Where any insured item consists of items in a pair or set, this insurance 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 part or parts may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.

FRAUD

If the insured shall make any claim knowing the same to be false or fraudulent as regard to the amount or otherwise, **this insurance shall become void and all claims hereunder shall be forfeited.**

TIME LIMITS FOR CLAIM NOTIFICATION

All claims arising from contracts of removals and/or storage within Great Britain must be notified to the remover within 7 days of delivery of the property or, in the case of non-delivery, 7 days from when the property would normally be delivered, whether unpacked or not. In respect of overseas removals and storage contracts, such claims must be notified to the remover within 45 days of delivery or in the case of non-delivery within 45 days from when the property would normally be delivered.

EXCESS

In line with the policy conditions, we do not accept responsibility **for the first £75-00 of every claim** for loss or damage covered by this insurance.

LAW APPLICABLE TO THIS CONTRACT

The Terms and Conditions of this policy are subject to the Law and Jurisdiction of England.

EXCLUSIONS

There are various exclusions under the standard policy terms and conditions, amongst which are:

- A. Loss of or damage to cars or other motor vehicles (except motor cycles and mopeds or the like) and/or, boats and/or caravans unless carried within a closed vehicle, or within a trailer specifically constructed or adapted for the purpose, but including loading and unloading, and storage within a suitable building, where carried or stored as an incidental part of a domestic removal and/or storage contract.
- B. This policy shall not provide cover in respect of electrical and mechanical derangement unless shown to be as a result of physical external damage to the item concerned or as a result of fire, flood, collision, or overturning of road vehicles or other conveyances.
- C. Breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks, suitcases and the like unless reasonably attributable to physical damage to such items caused by collision or overturning of road vehicles or other conveyances. This policy shall also exclude claims for missing items unless a valued list of contents is supplied by the customer to the Insured prior to commencement of transit and such list approved for insurance.
- D. Loss or damage which occurs prior to collection or packing by the Insured or after delivery or unpacking by the Insured.
- E. Loss or damage to jewellery, watches, trinkets, precious stones, precious metals, coins, money, deeds, bonds, securities and stamps or collections of similar kind except whilst secured in a locked safe or strong room.
- F. Loss or damage caused by wear and tear, gradual deterioration, warping or shrinkage, moth and/or vermin unless it can reasonably be demonstrated that such loss or damage arose as a result of the actions or failings of the Insured or his subcontractors, agents or servants.
- G. Any consequential loss.
- H. Loss or damage to refrigerated or frozen food and/or drink, plants, house plants, brittle objects, items with inherent defects howsoever caused and/or goods likely to encourage vermin or other pests or to cause infection.
- I. Prohibited or stolen goods, drugs, potentially dangerous, damaging or explosive items including gas bottles, aerosols, paints, firearms and ammunition.
- J. Animals and their cages or tanks including pets, birds or fish.
- K. Mysterious disappearance of customer goods in transit or in store unless evidence can be provided to prove beyond all reasonable doubt that the loss is solely attributable to the dishonesty or connivance of the Insured's employees.