

# Insurance Proposal Form

## **Terms and Conditions specific to Household Goods, Personal Effects and Personal Motor Vehicles.**

**Please read the following Terms and Conditions carefully.**

### **1. Average Clause**

This policy is subject to the condition of Average, that is to say, if the property covered by this Insurance shall at the time of any loss be of greater value (in the country of destination) than the sum insured hereby the Assured shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by this policy bears to the total value (in the country of destination) of the said property.

### **2. Pairs and Sets**

In the event of loss of or damage to any article forming part of a pair or set Underwriters shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.

### **3. Antiques**

In the event of loss of or damage to antique items and/or works of art insured hereunder liability is restricted to the reasonable cost of repairs and no claim is recoverable in respect of depreciation. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article.

### **4. Depreciation**

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

### **5. Mechanical and Electrical Derangement**

Excluding loss of or damage due to mechanical, electrical or electronic derangement unless there is evidence of external damage to the insured item or its packing.

### **6. Excluding loss of or damage due to moth, vermin, wear, tear and gradual deterioration.**

### **7. Replacement Value**

In the event of loss of or damage to items insured hereunder liability is restricted to the reasonable cost of replacement or repair. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article.

### **8. Climatic Conditions Clause**

Excluding loss of or damage by climatic or atmospheric conditions or extremes of temperature.

### **9. Excluded Goods**

Excluding loss of or damage to, any cash, notes, stamps, deeds, tickets, travellers' cheques, jewellery, watches, or similar valuable articles.

### **10. Accompanied Personal Effects**

Excluding loss from unattended vehicle.

## 11. **Warranty**

- a) It is a warranty that a full valued inventory must be provided for any declaration of insurance or certificate.
- b) The full replacement value of the goods at destination must be insured.

## 12. **Excess**

All claims under this section subject to **GBP 250 excess** each and every loss or occurrence.

## 13. **Claims**

In the event of loss or damage being sustained full details of the claim must be notified to Underwriters and/or their Agents within 30 days after delivery of the property whether unpacked or not or in the case of non-delivery within 7 days from when the property would normally be delivered.

## **COVER IN RESPECT OF OWNER PACKED EFFECTS.**

**Please read carefully as cover for OWNER PACKED EFFECTS IS LIMITED as below.**

### **Owner Packed Effects**

Excluding breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks, suitcases and the like. Also excluding claims for missing items unless a valued list of contents is supplied by owner prior to commencement of transit.

**Any repair or replacement of damaged or missing property shall not be made without prior arrangement and agreement of the Underwriters.**

## **Terms and Conditions specific to personal motor vehicles.**

### **New Motor Vehicles**

Subject to an excess GBP 500 each accident or occurrence other than total loss.

### **Second Hand Vehicles Not Exceeding 10 Years Old**

Excluding scratching, bruising, denting and subsequent cost of repainting, rusting, oxidisation and discolouration, but in addition subject to an excess of GBP 500 each accident or occurrence other than total loss.

### **Second Hand Vehicles Over 10 Years Old**

Excluding scratching, bruising, denting and subsequent cost of repainting, rusting, oxidisation and discolouration, but in addition subject to an excess of 5% of value but subject to a minimum of GBP 500.

### **New/Second Hand Vehicles**

Excluding risks whilst under own power, cover limited to no risks after discharge from the shipping company's custody unless the vehicles remain within a container, however, warehouse to warehouse cover is provided warranted vehicles are transported by a commercial carrier.

Excluding theft of accessories, personal effects and tool kits but including loss of accessories if factory fitted.

**Antique, Classic or Customised Vehicles**

As per new motor vehicles above, subject to the following:-

Warranted vehicle containerised.

Warranted spare parts available

Subject to an excess 5% of value but subject to a minimum of GBP 1,000.

**Applicable To All Motor Vehicle Sections**

In the event of loss or damage being sustained full details of the claim must be notified to Underwriters and/or their Agents within 30 days after delivery of the property whether unpacked or not or in the case of non-delivery within 7 days from when the property would normally be delivered.

Any repair or replacement of damaged or missing property shall not be made without prior arrangement and agreement of the Underwriters.



**INVENTORY FOR HOUSEHOLD GOODS/PERSONAL EFFECTS/MOTOR VEHICLES**

- (i) **THE FULL REPLACEMENT VALUE OF THE GOODS AT DESTINATION MUST BE INSURED;**
- (ii) **ANY ITEM VALUED OVER GBP 1000 MUST BE DECLARED SEPARATELY IN THE SCHEDULE BELOW AND THE VALUE STATED, i.e. ANTIQUE TABLE GBP 4000, PIANO GBP 5000. ITEMS NOT DECLARED WILL BE DEEMED TO HAVE A VALUE NOT GREATER THAN GBP 1000;**
- (iii) **IN THE EVENT OF LOSS OR DAMAGE BEING SUSTAINED FULL DETAILS OF THE CLAIM MUST BE NOTIFIED TO UNDERWRITERS AND/OR THEIR AGENTS WITHIN 30 DAYS OF THE RECEIPT OF GOODS.**

**IMPORTANT: REPLACEMENT VALUES OVERSEAS ARE OFTEN FAR GREATER THAN IN U.K. AND CLAIMS WILL ONLY BE RECOVERABLE IN FULL IF REPLACEMENT VALUES AT DESTINATION ARE INSURED IN RESPECT OF THE WHOLE CONSIGNMENT.**

**FAILURE TO DISCLOSE INFORMATION WHICH IS LIKELY TO INFLUENCE UNDERWRITERS IN THE ACCEPTANCE OF THE RISK MAY PREJUDICE YOUR POSITION IN THE EVENT OF CLAIM, IF IN DOUBT AS TO WHETHER ANY FACTS ARE MATERIAL YOU SHOULD DISCLOSE THEM.**

No.	Category	Items valued over GBP 1000 must be detailed below showing individual value of each item	Total Value inc. items over GBP 1000.
1	Lounge and dining room furniture:		
2	Bedroom furniture and mattresses:		
3	Kitchen, bathroom and hall furniture:		

4	Kitchen & Dining utensils (not glass, earthenware or electrical items):		
5	Gas and Electrical household/kitchen appliances		
6	Home Entertainment Equipment and Televisions: Computers: Laptops: Cameras: Printers: Videos: DVDs: CDs: Blue Ray: PC and Gaming Console Games: Gaming Consoles: I pods and similar: Hand Held Gaming Devices:		
7	China: Glass: Earthenware: Mirrors: Ornaments: Clocks:		
8	Antique Furniture and Antiques:		
9	Clothing:		

10	Pictures:		
11	Carpets and Rugs:		
12	Books:		
13	Toys:		
14	Garden and other tools:		
15	Garden Furniture:		
16	Bicycles:		
17	Sports Equipment:		
18	Motor Vehicles: Including Make, Model, Age, Colour and Registration.		

19	All other items not mentioned above that you may wish to declare.		
20	Freight:		

Total value to be insured                      GBP.....

**DECLARATION:**

I desire to effect an Insurance with Underwriters at Lloyd's on terms and conditions as attached and I declare the above statements are true and complete to the best of my knowledge and belief and that nothing materially affecting the risk has been concealed by me and that the amounts above stated are the full values of the goods at destination. I agree that this Proposal shall be taken on the basis of the proposed contract between me and the Underwriters. I understand that failure to disclose a material fact, that is a fact insurers would regard as likely to influence the acceptance and assessment of the proposal, could render the insurance void.

Date..... Signature .....