



GLOBAL  
MOVING  
SERVICES

# 'Flexicover' Marine Transit Insurance Summary of Cover



[www.gsmove.com](http://www.gsmove.com)

## 'FLEXICOVER' MARINE TRANSIT INSURANCE

We recommend that you arrange adequate insurance cover for your goods during international transit and/or storage.

You will find enclosed details of the insurance cover which can be arranged on your behalf by your chosen Mover.

We strongly recommend that before completing the required Valuation Form you familiarise yourself with the terms and conditions of cover contained within this document.

### 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 (mainly furniture), the form is divided on a room by room basis. This is to help you remember all the effects in your consignment, but is intended as a guide only. Therefore, if for example you have more than one television they can all be covered within the T.V. category under the Living Room section, as long as you allow for the correct total number of items and their corresponding value(s).
2. Any items you fail to list will not be covered. If there is insufficient room on this form, either provide a supplementary list or complete a second Valuation Form. If you do complete more than one form 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 sections.
3. Make sure you value your effects correctly. You should ascertain the new like-for-like replacement cost at destination to ensure you include the correct values on your Valuation Form.
5. If you wish to also insure your shipping and packing costs, insert the costs in the appropriate section. Note that cover for these costs will only apply in the event of total loss of your consignment.
6. Complete the form yourself. Do not depend upon any other party to list and value your effects. In all cases check the form carefully before signing and dating it, as it will form the basis of your insurance cover.
7. Any single item with a value exceeding £1,500 must be separately listed.
8. You have the option of indicating a lump sum valuation instead of the detailed Valuation Form. Your lump sum valuation must be no less than £1,800 per cubic metre. Any single item valued in excess of £1,500 must be declared on a valued inventory.

### EXCLUSIONS / RESTRICTIONS / ADDITIONAL COVER

**You should carefully read the enclosed Summary of Cover.** The following exclusions can be deleted, which means wider cover will be included, subject to payment of an additional charge:

- 1 Pairs & Sets Exclusion: Where any items are part of a pair or set, Insurers will only pay the indemnity value for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.
2. Mildew Exclusion: Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
3. Electrical, Electronic or Mechanical Derangement Exclusion: Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicle or other conveyance.

If you wish to benefit from any of the three Additional Coverage options please indicate the appropriate box(es) on the Valuation Form.

### CHARGES

The charge quoted will be for the Standard Cover, as detailed above, unless otherwise indicated. This allows cover on items listed under category P (Fragile Items) on the valuation form, to be up to 30% of the total value of the consignment. Please request a quotation if cover is required without an excess or for a higher proportion of fragile items.

### STORAGE

Temporary storage incidental to transit is included up to a maximum period of 60 days, following the arrival of conveying vessel or aircraft. If however, you require your goods to be stored at a rental at destination you should arrange for the cover to be extended and additional charges will become payable.

### WHAT TO DO NEXT

Complete and return the Valuation Form provided and return it to us using the contact details shown on the front page of this document. You will then be issued with a Certificate of Insurance. **You must check your Certificate upon receipt to ensure it has been issued correctly.**

# 'FLEXICOVER' MARINE TRANSIT INSURANCE

## SUMMARY OF COVER - CUSTOMERS' GOODS INSURANCE - MARINE

**Company:** Lonham Group Ltd on behalf of Chaucer Insurance Company DAC UK Branch  
**Product:** 'Flexicover' Marine Transit Insurance Policy

### OVERVIEW

The 'Flexicover' Marine Transit Policy is a dedicated insurance policy for Movers to cover customers' property against loss or damage whilst being moved and/or stored. This Summary of Cover is for your guidance and explains both the principles of the cover and the terms and conditions of the insurance. If you fulfil the obligations noted herein you will become the beneficiary of the Mover's policy, subject to all terms and conditions noted below. In this document, "we", "us" and "our" means the Insurer. "You" and "your" means the beneficiary of this cover. Your Mover is not able to provide any advice regarding the suitability of this cover and cannot provide any additional information other than what is contained within this document.

### WHAT IS COVERED?

- ✓ Type of Cover
  - Subject to the INSURANCE COVER selected on the Certificate, the scope of cover provided is as follows:
    - **STANDARD COVER:** provides cover for physical loss and/or damage to the subject matter covered except for the exclusions listed herein. Subject to an excess of £100.
    - **RESTRICTED COVER:** only provides cover for total loss of the complete consignment or an individual carton or package detailed on the inventory subject to the exclusions listed herein.
- ✓ You are entitled to claim for any loss or damage, up to the value declared to the Mover, other than items and causes specifically excluded or restricted as stated within this Summary of Cover.
- ✓ The settlement of any claim shall be by replacement, repair and/or compensation at Insurers' option. On the event of total loss or destruction of any article covered under this insurance, the basis of settlement shall be the cost of replacing the article as new provided that the article is substantially the same as but not better than the original when new. This basis of settlement does not apply to household linen and clothing which will be considered on an indemnity basis taking into account the age, quality, degree of use and consequent market value of the items when calculating settlement.
- ✓ In respect of documents, the basis of claims settlement shall be limited to the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution but excluding the value of the information contained thereon.
- ✓ Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ✓ Packing and shipping costs are covered in the event of the total loss of your consignment, subject to you declaring these costs in your valued inventory.
  - **OPTIONAL ADDITIONAL COVER** The noted exclusions in respect of Pairs & Sets, Mildew and/or Electrical, Electronic or Mechanical Derangement may be removed, subject to your payment of an additional charge. If you wish to benefit from this additional cover, you must indicate this on the supplied valuation form.

### ARE THERE ANY RESTRICTIONS ON COVER?

- ! **Average:** If you fail to declare the full indemnity value of the property you have elected to cover, in the event of loss or damage you will only be entitled to recover from the insurers the proportion of the loss that the declared value of the lost or damaged item(s) bears to its actual indemnity value at destination.
- ! Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ! **Non Contribution:** If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance
- ! **Insurers' Rights:** Subject to payment of the actual value of a damaged item by Insurers, they may at their discretion take over ownership of the property. No property may be abandoned to Insurers.
- ! **Fragile items:** Fragile items must not make up more than 30% of the total value of the consignment without prior approval. Please refer to your Mover in the first instance.
- ! **Owner Packed Exclusion:** Excluding Breakage, scratching, denting, chipping, staining and tearing of owner packed effects including trunks, suitcases and the like is excluded unless reasonably attributable to physical damage as a result of collision or overturning of road vehicle or other conveyance. Claims for missing items are excluded, unless a valued list of contents of each box or carton is supplied by you to the Remover prior to the commencement of the transit and the list is approved by Insurers.

### WHERE AM I COVERED?

- ✓ Cover is in force while property is in the custody and control of the Mover for transit and/or storage, subject to you declaring the value of your effects to the Mover.
- ✓ **Law & Jurisdiction:** English Law and the exclusive jurisdiction of the High Court of Justice, England will apply.

### WHAT IS NOT COVERED?

- ✗ Any items not listed on the supplied valuation form, except where a lump sum valuation applies.
  - ✗ Excluded Property
    - Jewellery, Watches, Precious Stones, Precious Metals, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds; Livestock, Pets; Furs, Perfumery, Tobacco products, Wines/Spirits and the like; Mobile Phones; Weapons, Arms, Ammunition or Explosives and/or parts, associated accessories, materials or ingredients of all kinds; Loss of data records other than the cost of blank data carrying materials.
  - ✗ Accidental damage or theft where collection and delivery into storage is not handled by the Mover.
  - ✗ Loss or damage caused by wear, tear, rust, gradual deterioration, inherent vice and latent defect.
  - ✗ Loss, damage or expense attributable to your wilful misconduct.
  - ✗ Loss or damage caused by moth, insect and vermin unless from an external cause.
  - ✗ Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property moved and/or stored.
  - ✗ Loss or damage caused by leakage of liquid from any receptacle or container unless packed by the Mover.
  - ✗ Loss of structural integrity of furniture constructed of particle board resulting from crumbling of the board.
  - ✗ Consequential loss, loss of market or delay of any kind or description.
  - ✗ Damage resulting from goods being moved under your instructions against the Movers advice.
  - ✗ Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons.
  - ✗ Loss or destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  - ✗ Loss, damage, expense or liability of whatever nature arising out of or in any way connected with Cyber Attack whether directly or indirectly.
  - ✗ Loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
  - ✗ Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
  - ✗ Loss or damage in respect of goods in storage caused by or resulting from Acts of Terrorism or any person(s) acting from a political motive.
- In respect of Motor Vehicles and Boats:**
- ✗ Scratching, bruising, denting, marring and subsequent cost of repainting, rust, oxidation and discolouration unless a condition report is completed prior to the move; Risks whilst under own power except whilst loading to/from the shipping container or carrying conveyance; Theft of accessories, personal effects and tool kits but including loss of accessories if factory fitted.
  - ✗ **Pairs & Sets Exclusion:** Where any items are part of a pair or set, Insurers will only pay the indemnity value for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.
  - ✗ **Mildew Exclusion:** Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
  - ✗ **Electrical, Electronic or Mechanical Derangement Exclusion:** Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicle or other conveyance.

## 'FLEXICOVER' MARINE TRANSIT INSURANCE

### SUMMARY OF COVER - CUSTOMERS' GOODS INSURANCE - MARINE

**Company:** Lonham Group Ltd on behalf of Chaucer Insurance Company DAC UK Branch  
**Product:** 'Flexicover' Marine Transit Insurance Policy

#### WHAT ARE MY OBLIGATIONS?

- To benefit from this cover you are required to accept the appropriate option shown on the Mover's estimate or quotation form, provide a full valued inventory on the supplied valuation form and to pay all charges in full. Any items you fail to list will not be covered.
  - You must declare the value of your property at its current used value taking into account condition and age. The cover provided is not on a 'new for old' basis. It is essential that you do not under value your property as the settlement of any claim may be reduced (see Average Clause above). Please do not ask your Mover for guidance about your valuation. The responsibility for declaring the correct value is yours.
  - The value(s) declared on the inventory provided must represent the indemnity replacement value(s) at destination.
  - Any single item with a value exceeding £1,500 must be separately listed.
- You have the option of indicating a lump sum valuation but this must be no less than £1,800 per cubic metre. Any single item valued in excess of £1,500 must be declared on a valued inventory.
- You must provide a copy of your completed valuation form/inventory to the Mover as soon as possible. You will then be issued with a Certificate. You must check your Certificate to ensure it has been issued correctly and advise your Mover immediately if there are any errors.

#### WHEN AND HOW DO I PAY?

- You must pay all charges due to your Mover in full before you can benefit from this cover. Please be aware that any insurance related charges are fees to cover the cost of administering arranging this protection for you.

#### WHEN DOES THE COVER START AND END?

- Cover is effective from the time your property is professionally packed and /or uplifted from your residence or business location for the commencement of transit and continues, including storage if any, until the Property is professionally delivered to the final destination named on the Certificate including temporary storage in the ordinary course of transit of not more than 60 days after the arrival of the conveying vessel or aircraft. Subject to prior agreement by insurers and payment of additional charges, the period of cover may be extended to include property stored at a rental.
- If the goods are professionally unpacked, cover is extended to include the period of professional unpacking, provided this takes place within 7 days of delivery.
- In respect of Motor Vehicles and Boats, cover ceases upon discharge from the shipping company's care, custody or control unless the vehicle or boat remains in a shipping container to the final agreed destination, or the vehicle or boat is conveyed by a commercial carrier to the final destination agreed.

#### HOW DO I CANCEL THE COVER?

- You may cancel the contract by giving notice to the Mover prior to any packing of goods and/or commencement of the move taking place. You may not cancel cover after packing and/or move has commenced unless goods are placed into storage for more than one month in which case notice of cancellation must be issued to the Remover prior to removal from storage.

#### WHAT IF I HAVE A CLAIM?

- You should report any loss or damage to your Mover as soon as possible and no later than 30 days after taking delivery or the scheduled delivery date. You will be issued with a claim form to complete and return to the Mover, who will send it to the Insurers and/or their claims settling agent.
- If no response is received within a reasonable time, please contact the Insurers' claims settling agent directly:
  - RCS, Swan House, Swan Centre, Leatherhead, Surrey, KT22 8AH, United Kingdom Tel: +44 (0) 1372 385970 Email: info@removalclaims.co.uk
- The above notification period is important both for you and Insurers. Where a claim is notified late, it may prejudice your / Insurers position and affect how the claim is considered. Your claim will be dealt with as quickly as possible. To enable claims to be dealt with promptly you should:
  - ✓ Only claim for items that are lost or damaged and covered by the policy,
  - ✓ Provide all available supporting documents without delay,
  - ✓ Submit repair estimates, evidence of original/replacement purchase price and, photographs of any damage with your claim form.
- If any claim is found to be fraudulent in any respect, this cover shall become void and all claims shall be forfeited.

#### COMPLAINTS NOTICE

- Both Insurers and their claims settling agent, RCS, make every effort to provide a good service to customers whom are entitled to claim from this cover. If on any occasion service falls below the standard you would expect, we would like the opportunity to offer additional support to put things right. If you have any cause for complaint you should, in the first instance contact RCS at the address above.
- If no satisfaction is obtained, complaints should be referred to:

**The Complaints Officer, Lonham Group Ltd,**  
 The Maltings, Princes Street,  
 Ipswich, Suffolk, IP1 1SB, United Kingdom  
 Tel: +44 (0) 1473 216 116  
 Email: lonham@lonham.co.uk, or,

**Chaucer Insurance Company DAC – Complaints,**  
 38 & 39 Baggot Street Lower,  
 Dublin 2, D02 T938, Ireland. Tel: +353 1567 5580.  
 Email: complianceenquiries@chaucergroup.com.  
 CHAUCER INSURANCE COMPANY DAC is regulated by the Central Bank of Ireland

- In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate time.

# MARINE TRANSIT INSURANCE VALUATION FORM

## A. ABOUT YOU (THE POLICY HOLDER)

Full Name  Date of Move (If known)

Full Origin Address

Full Destination Address

## B. INSURANCE COVER REQUIRED

Please advise the type of insurance cover required by ticking the appropriate box:

STANDARD COVER

RESTRICTED COVER

Standard cover provides cover for physical loss and/or damage to the subject matter covered except for the exclusions listed herein. Subject to an excess of £100.

Restricted cover only provides cover for total loss of the complete consignment or an individual carton or package detailed on the inventory subject to the exclusions.

## C. YOUR VALUATION

Declare below the replacement cost of replacing items listed below in the country you are moving to. Items not declared and valued will not be covered.

### LIVING ROOM

Articles	No. of Items	Value
Sofa		£
Armchair		£
Foot stool / Pouffe		£
TV Cabinet		£
Display Cabinet		£
Bookcase		£
Nest of Tables		£
Standard / Floor Lamp		£
Framed pictures		£
Piano		£
Mirror		£
		£
		£
		£
<b>TOTAL</b>		£

### KITCHEN

Articles	No. of Items	Value
Fridge / Freezer		£
Oven / Hob		£
Washing Machine		£
Tumble Dryer		£
Dishwasher		£
Microwave		£
Small Electrical Appliances		£
Table		£
Chairs / Stools		£
Pots and Pans		£
China and Glass		£
Cutlery		£
Iron / Ironing Board		£
		£
		£
		£
<b>TOTAL</b>		£

### BATHROOMS

Articles	No. of Items	Value
Toilet Items		£
Laundry Basket		£
Cabinet		£
Bin		£
Towels		£
		£
		£
		£
<b>TOTAL</b>		£

### DINING ROOM

Articles	No. of Items	Value
Table		£
Chairs		£
Sideboard		£
Cabinet		£
Standard / Floor Lamp		£
Silver / Cutlery		£
China / Dinner Service		£
Glassware		£
Framed Pictures		£
Table Linen		£
Mirror		£
		£
		£
		£
<b>TOTAL</b>		£

### BEDROOMS

Articles	No. of Items	Value
King-size / Double Beds		£
Single Beds		£
Bedside Tables		£
Chest of Drawers		£
Wardrobes		£
Headboard		£
Dressing Table / Desk		£
Chair / Stool		£
Duvets and Pillows		£
Bed Linen		£
Lamps		£
		£
		£
		£
<b>TOTAL</b>		£

### HOME ENTERTAINMENT / OFFICE

Articles	No. of Items	Value
Large TV		£
Small TV		£
Additional TV Equipment		£
Music System / Speakers		£
Desktop PC		£
Laptop		£
Printer		£
Additional PC Equipment		£
DVD Player / Recorder		£
DVD / VIDEO Equipment		£
Gaming Consoles		£
Desk		£
Chair		£
Filing Cabinet		£
Book Shelves		£
Document Shredder		£
Safe		£
		£
		£
		£
<b>TOTAL</b>		£

CONTINUE →

**C. YOUR VALUATION CONTINUED**

**CLOTHING**

Articles	No. of Items	Value
<b>MENS</b>		
Suits		£
Jackets		£
Trousers		£
Coats		£
Shirts		£
Sweaters		£
Shoes		£
Accessories		£
		£
<b>WOMENS</b>		
Coats		£
Jackets		£
Suits		£
Blouses/Tops		£
Skirts		£
Trousers		£
Sweaters		£
Accessories		£
Shoes		£
Handbags		£
		£
<b>CHILDRENS</b>		
Coats / Outdoor clothing		£
General Day wear		£
Shoes		£
		£
<b>TOTAL</b>		<b>£</b>

**OUTDOOR ITEMS / GARAGE / GARDEN**

Articles	No. of Items	Value
Garden Furniture		£
Lawn Mower		£
Electric Garden Tools		£
General Garden Tools		£
Garden Posts & Ornaments		£
Bikes		£
Workbench		£
DIY Tools		£
Electric DIY Tools		£
BBQ		£
Camping Equipment		£
		£
		£
		£
		£
<b>TOTAL</b>		<b>£</b>

**SOFT FURNISHINGS**

Articles	No. of Items	Value
Curtains		£
Carpets		£
Rugs		£
Loose cushions		£
		£
		£
<b>TOTAL</b>		<b>£</b>

**MISCELLANEOUS**

Articles	No. of Items	Value
Books		£
Toys/Games		£
Sports Equipment		£
Christmas Decorations		£
Suitcases		£
Sewing Machine		£
Vacuum Cleaner		£
Vases		£
Ornaments		£
Lamp Shades		£
		£
		£
<b>TOTAL</b>		<b>£</b>

**OTHER ITEMS NOT ALREADY LISTED**

Articles	No. of Items	Value
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
<b>TOTAL</b>		<b>£</b>

**REMOVAL AND STORAGE COSTS**

<b>Removal and Storage Costs Total</b>	<b>£</b>
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**HIGH VALUE ITEMS**

If any individual items or sets are valued at more than £1,500, please include them in the category listing AND list them separately here

Articles	Value
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£

**ADDITIONAL COVERAGE**

To take advantage of the Additional Coverage, please indicate in the appropriate box.

- Pairs and sets
- Mildew
- Mechanical Derangement

**GRAND TOTAL**

<b>£</b>
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**D. DECLARATION**

Returning the signed form constitutes your request for insurance cover and acceptance of the terms and conditions of insurance.

Date of Signature

Signature