

# **Application for Insurance Form**

**All Risks Insurance Protection for your  
Household Goods, Personal Effects and  
Automobiles Moving by Land, Sea or Air**

**Insurers: Delta Lloyd Schadeverzekering NV**

Administered by:  
Reason Global Insurance  
4<sup>th</sup> Floor Lyndean House  
43-46 Queens Road  
Brighton  
BN1 3XB

Telephone Number: +44 (0)1273 739961

## About this Insurance Policy

The Mover whom you have chosen to undertake the removal of your household goods has arranged a special insurance programme, which is underwritten by Delta Lloyd Schadeverzekering NV.

### Why purchase Transit Insurance

Even though every care will be taken by the Mover, you will appreciate that the distances involved, coupled with the rigours of an international transit, means that on occasions loss and/or damage to your goods may occur. You are therefore strongly recommended to take out insurance cover to ensure that you are duly compensated for any loss which may occur.

### What does the Policy cover and what does it exclude?

This policy offers you "All Risks" coverage on a Door to Door basis, subject to the terms and conditions detailed herein.

As with any insurance cover, this policy incorporated a number of Exclusions which are detailed in the Terms and Conditions of the policy. Please ensure that you have read and understood the terms and conditions prior to agreeing to take up coverage under this policy, to avoid unnecessary surprises should you need to make a claim. You should also check with your Mover to ascertain whether there is a policy excess.

### How do I arrange cover through this Policy?

#### Replacement Cost – Completed Valued Inventory Basis.

You will be required to complete the enclosed Application Form. **The basis of valuation for this policy is replacement cost at destination.** You may need to make some enquiries to establish the comparable cost of living between your present location, and the location you will be moving to, to reflect any differences in replacement cost. Under-valuing your goods is likely to mean that your claim, should you need to make one, will be reduced accordingly. Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so. Please note however, that you should still complete the information at the top of the form and sign the declaration, before returning both documents to your Mover.

**IMPORTANT:** Whether you choose to complete the pre-printed form or compile your own listing, it is important to note that any item that is not declared and valued is NOT INSURED.

When you have completed the form, you must return the white and yellow pages to your Mover. Your Mover will then provide you with a Confirmation of Insurance

#### Replacement Cost – Lump Sum Valuation Basis.

You may indicate a replacement figure on a lump sum value basis. This must not be less than GBP1,800 per cubic metre and any item valued in excess of GBP1,000 must still be listed on the valued inventory and is in addition to the GBP1,800 per cubic metre calculation. You will be required to complete the information at the top of the Application Form and sign the declaration before returning it to your Mover. Your Mover will then provide you with a Confirmation of Insurance.

When you have completed the form, you must return it to your Mover. Your Mover will then provide you with a Confirmation of Insurance.

### **What happens if my insured goods are lost or damaged in transit?**

In the unfortunate event that you need to make a claim for goods which have been lost or damaged in transit, please ensure that due notice is given to either ourselves or the origin or destination agent, within the time limits specified within the terms of the policy. Failure to notify loss/damage within the time limits specified is likely to prejudice your claim i.e. if the currency of the amounts claimed differ from the currency in which you insured your goods, the exchange rate that will be utilised will be that which was prevalent at the time of Confirmation of Insurance was issued.

If you have any queries regarding the policy or require a copy of the policy wording, please contact your Mover.

## **How to Complete the Application Form**

**With the exception of motor vehicles, your effects should be insured for the replacement retail cost of country of destination.**

It is accepted that you may have difficulty knowing the exact values at destination, but you should have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped.

Please note that in the event of a claim, under insurance will result in 'the application of average' which means, for example, if an item is under insured by 50%, Insurers will only pay half of any repair charge. If repair charges exceed the declared value, Insurers liability will be limited to the declared value, which would be payable subject to the item being adequately insured. Should shortages occur, settlement will be limited to the declared value/replacement cost.

**Motor Vehicles should be valued at the sound market value at destination, i.e the value for which the same, or similar vehicle could be purchased in an undamaged condition.**

As above the 'application of average' will apply in the event of under insurance.

### **Any items not declared and valued are not insured**

Please make use of the blank spaces provided under each category. Please continue on a separate sheet of paper if necessary.

**It is in your interest to provide as much detail as possible.**

You will need to list the quantity of each item which you will be moving (in the column marked 'QTY' And enter the value of the item(s) in the column adjacent. For example, if you have 10 chairs in the dining room valued at US\$100 each you should write:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
10	Chairs	GBP1,000

However, if 2 of the chairs are worth, for example US\$200 each, then you should list, and if possible identify them separately as follows:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
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8	Chairs (dining)	GBP800
2	Chairs (carver)	GBP400

Once you have listed all items, total the values in each column to produce a grand total.

**Insuring for Shipping and Carriage Charges (MOVING COSTS).**

If you decide to insure your shipping and carriage charges (moving costs), the advantage is that in the event of an unfortunate occurrence such as your goods being totally lost or destroyed following a fire or sinking, in addition to receiving compensation for the loss of your goods, you will be able to recover the costs incurred in moving.

Should you wish to take out this added insurance, please enter the total charges paid to the Mover in the appropriate section of this proposal form.

**Please ensure that you sign the application from prior to returning to your Mover.**

**Application for All Risks Transit Insurance**

Name of Moving Company \_\_\_\_\_

Insured	Date Packed	Owner Packed	Profession-ally Packed	Moving by	Land	Sea	Air
				(tick)			
<b>Moving From:</b>							
<b>To:</b>							
<b>(Please state City/Country)</b>							

**Instructions:** Declare the Replacement Cost at destination of all items in your shipment below or submit your own listing of items and their Replacement Cost. **IMPORTANT: Items not declared and valued are not insured.**

CODE	QTY	ARTI- CLE	VALU E	CODE	QTY	ARTI- CLE	VALUE	CODE	QTY	ARTI- CLE	VALU E
<b>A</b>	<b>1.</b>	<b>LIVING ROOM</b>		<b>C</b>	<b>3.</b>	<b>FAMILY ROOM/ STUDY</b>		<b>G</b>	<b>7.</b>	<b>SILVER- WARE</b>	
A1		SO- FA(s)		C1		CHAI R(s)		G1			
A2		CHAI RS(s)		C2		CUR- TAINS & BLIND S		G2			
A3		LAM P(s)		C3		SOFA		G3			
A4		TA- BLE( s)		C4		TA- BLE(s )		G4			
A5		RUG( s) & CAR PET( s)		C5		LAMP (s)		G5			
A6		BOOK CASE/ WALL UNIT		C6		RUG( s) & CAR- PET(s )					

A7		CURTAINS & BLINDS		C7		DESK			H	8. ORNAMENTS/WORKS OF ART		
A8		PICTURES & PAINTINGS		C8		BOOK-CASE			H1			
A9		PIANO OR OTHER		C9		PICTURES & PAINTING			H2			
A10		MUSICAL INSTRUMENTS		C10					H3			
A11		TV(s)		C11					H4			
A12		VIDEO RECORDER		C12					H5			
A13		RADIO(s)		C13								
A14		HI-FI SYSTEM				I	9. ANTIQUES					
A15		RECORD PLAYER		D	4. KITCHEN			I1				
A16		CD PLAYER		D1		TABLE(s)			I2			
A17		SPEAKERS		D2		CHAIR(s)			I3			
A18		CLOCKS		D3		ELECTRICAL APPLIANCES			I4			
A19				D4		LINENS						
A20				D5		UTENSILS/ CUTLERY						
A21				D6		POTS & PANS			J	10. SPORTS EQUIPMENT		
A22				D7		OVEN			J1			
A23				D8		MICROWAVE OVEN			J2			
A24				D9		DISH WASHER			J3			
A25				D10		REFRIGERATOR			J4			

		D11	FREEZER			J5						
<b>B</b>	<b>2. DINING ROOM</b>			D12		WASHING MACHINE						
B1		TABLE(S)		D13		TUMBLE DRYER			K		<b>11. LINEN/CLOTHING</b>	
B2		CHAIR(S)		D14		IRON/IRONING BOARD			K1			BED LINEN
B3		CHINA CABINET		D15		RUBBISH/GARBAGE BINS			K2			TABLE LINEN
B4		BUFFET/SIDE BOARD		D16		FOOD (non perishable)			K3			BLANKETS
B5		HOSSTESS TROLLEY		D17		LIQUOR/WINE			K4			COATS/JACKETS
B6		LAMP(S)		D18					K5			SUIT
B7		RUG(S) & CARPET(S)		D19					K6			DRESSES
B8		CURTAINS & BLINDS		D20					K7			TROUSERS / SLACKS
B9		MIRRORS		D21					K8			SWEATER
B10		TABLE LINENS					K9		BLOUSE			
B11		PICTURES & PAINTING		E		<b>5. CHINA-WARE</b>		K10			SKIRTS	
B12		WRITING BUREAU/DESK		E1					K11			SHIRTS
B13		CLOCKS		E2					K12			SPORT-WEAR
B14				E3					K13			NIGHT-WEAR
B15				E4					K14			TIES/SCARVES
B16				E5					K15			FOOT-WEAR

B17							K16		HOSIERY/ SOCKS			
B18				F	6. CRYSTAL/ GLASS WARE				K17		UNDER- WEAR	
B19				F1						K18		
B20				F2						K19		
B21				F3						K20		
B22				F4						K21		
B23				F5						K22		

CODE	QTY	ARTICLE	VALUE		CODE	QTY	ARTICLE	VALUE		18 – AUTO-MOBILE	
L	12. BED-ROOM (MAIN)			P	15. BASE-MENT & GAMES						
L1		BED(s)			P1		WORK-BENCH			Year (Reg No.)	
L2		CHAIR(s)			P2		TOOL BOX				
L3		BEDSIDE TABLE(s)			P3		HAND TOOLS			Model:	
L4		DRESSING TABLE(s)			P4		POWER TOOLS				
L5		CHEST OF DRAWERS			P5		LAWN MOVER			Chassis Number	
L6		MIRROR(s)			P6		GARDEN TOOLS				
L7		RUG(s)			P7		PLANT HOLDERS			Insured Value:	
L8		LAMP(s)			P8		FURNITURE (PATIO)				
L9		CURTAIN & BLINDS			P9		LUGGAGE/ TRUNKS			Non factory installed auto accessories must be separately listed and valued.	
L10		BOOK-CASE(s)			P10		BBQ			ITEM	VALUE
L11		WARDROBE/ ARMOIRE			P11		BICYCLES				
L12					P12						
L13					P13						
M	13. BED-ROOM(s) (OTHERS)			Q	16. MISCELLANEOUS						

M1		BED(S)		Q1		TYPEWRITER(S)					
M2		CHAIR(S)		Q2		CLOCK(S)				<b>Insured Value Subject to a completed Valued Inventory</b>	
M3		BEDSIDE TABLE(s)		Q3		TELEPHONE /FAX					
M4		DRESSING TABLE(s)		Q4		COMPUTER(S)					
M5		CHEST OF DRAWERS		Q5		COMPUTER PRINTER					£ Other
M6		MIRROR(s)		Q6		COMPUTER SUPPLIES				<b>Household Goods</b>	
M7		RUG(s)		Q7		VIDEO CAMERA					
M8		LAMP(s)		Q8		CAMERAS/ LENS				<b>Automobile</b>	
M9		CURTAINS & BLINDS		Q9		MISC. CAMERA EQUIPMENT					
M10		BOOK-CASE(s)		Q10		PROJECTORS				<b>Moving Costs</b>	
M11		WARDROBE/ ARMOIRE		Q11		RECORDS					
M12				Q12		TAPE(S)				<b>GRAND TOTAL (£)</b>	
M13				Q13		CD(S)					
M14				Q14		VIDEO TAPES					
M15				Q15		SEWING MACHINE					
		Q16	FIRE-PLACE EQUIPMENT			<b>Insured Value Lump Sum Valuation Basis</b>					
<b>N</b>	<b>14. BATH-ROOM(s)</b>			Q17		PIC-TURE S & PAINT-INGS					
N1		TOILETRIES		Q18		TOYS & GAMES					
N2		MEDICAL SUPPLIES		Q19		XMAS TREE/ DECORATIONS				Total Cubic Capacity	m <sup>3</sup>
N3		PERFUME/ AFTERSHAVE		Q20							
N4		RUGS, TOILET COVERS				@ GBP1800 per m <sup>3</sup>					
N5		TOWELS		<b>R</b>		<b>17. ANY OTHER ITEMS</b>					
N6		LAUNDRY BASKET		R1						Plus the total of any items valued in excess of £1000 as listed on this inventory	
N7		RAZORS		R2							
N8		HAIRDRY-ER(s)		R3						<b>Household Goods Total</b>	

N9		CABINET/ SHELVES			R4						
N10		MIRRORS			R5					Automobile	
N11					R6						
N12					R7					Moving Costs	
N13					R8						
N14					R9					GRAND TOTAL	
N15					R10					(£)	

**ADDITIONAL INSURANCE COVERAGE OPTIONS  
GBP250**

**Policy Deductible**

Please tick the appropriate box indicated below for the required coverage. Failure to do so will mean this cover is not included.

Pairs and Sets Coverage	<input type="checkbox"/>	Electrical & Mechanical Derangement Coverage	<input type="checkbox"/>	Mould and Mildew Coverage	<input type="checkbox"/>
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**Caution: The biggest cause of disputes is under-insurance. Please ensure you declare based upon replacement cost at destination.**

**Declaration of the Proposer**

<p>I declare that I have disclosed all material facts and understand that failure to do so could render the insurance void. I declare that the amounts stated above are the full values of the goods at destination. I confirm that I have declared all items that I wish to insure with all details requested. I have listed separately all items of above average value and provided a detailed list of all owner packed items.</p> <p>I have read the Terms &amp; Conditions forming part of this document and understand that these shall form the basis of the proposed contract between me and the Insurers.</p>	<p>Please return one copy to your Agent and retain a copy for your records.</p>
<p>Signature _____ Date _____</p>	

**Exclusions**

**To give you a clearer understanding of the main exclusions incorporated within this insurance policy and the benefits of taking out additional insurance coverage, we have provided below more detailed information.**

**Pairs and Sets Clause**

Where any item is part of a pair or set, Underwriters will only pay for the actual parts which are lost or damaged. No payments will be made for articles that are not lost or damaged

Example:

A three piece suite – comprising of one sofa and two chairs – is included in your consignment. One chair is damaged and required upholstery. This policy will consider the cost of reupholstering the damaged chair only, as Underwriters are not liable to pay for items which have not been damaged.

Similarly, if an item from a pair or set is mislaid, payment of a claim would be made only for the lost item(s) and not for any remaining items from that pair or set which are unaffected.

Protection against these types of losses can be purchased.

**The benefits of additional Insurance Coverage**

*In the event of loss or damage to any item or items forming part of a pair or set, Underwriters liability will be limited to a reasonable and fair reduction in value of the pair or set taking into consideration the importance of the effected item within the pair or set.*

Note:	<i>Should Underwriters agree to pay the total loss of the pair or entire set they shall, at their option, become their property.</i>
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**Atmospheric/Climatic Conditions (Excluding Goods in Permanent Storage)**

This Insurance Policy does not cover your goods for losses or damage caused by atmospheric or climatic conditions such as humidity which can cause, for example, mould and mildew. Please note that whilst your Mover will take every possible precaution to protect your goods from this type of damage it can, in certain circumstances, be unavoidable as goods travel through different climatic zones.

Additional coverage for losses or damage arising from mould and mildew can be purchased.

**The benefits of additional Insurance Coverage**

*This policy will be extended to cover loss or damage which is reasonably attributable to mould and mildew subject to the goods being professionally packed. Underwriters maximum liability is restricted to 75% of the declared sum insured. This limitation shall not apply to claims arising from external water damage.*

**Electrical, Electronic or Mechanical Derangement**

Upon arrival at destination, should an item be damaged and there are no external signs of damage to the item or its packaging, the policy will not respond.

Whilst your Mover will take every care in ensuring your goods are protected to withstand the normal rigours of transit, certain electrical items may have intricate components which may be affected by movement.

Protection against this type of loss can be purchased.

**The benefits of additional Insurance Coverage**

*This policy will be extended to cover loss or damage which is caused by electronic and/or electrical and/or mechanical derangement provided the item does not exceed 6 years old and subject to the goods being professionally packed in accordance with the manufacturer's recommendations, wherever possible.*

***This optional coverage is not applicable to automobiles.***

**Other Exclusions (Continued)**

**Consequential Loss**

This policy will not cover consequential losses arising from the delay, damage or non delivery of your consignment.

## **Owner Packed Goods**

Cover excludes damage arising to owner packed goods. Also excludes goods for missing items from owner packed cartons or packages unless an itemised valued list of the contents of each carton or package is attached to this application form and forwarded to your Mover prior to the commencement of the transit.

## **General Information**

### **Duration of Transit**

This policy incepts from the time your goods are professionally packed at your residence and continues during the ordinary course of transit, including customary transshipment, until the goods are finally delivered to your residence. Coverage includes any interim storage for up to 60 days at origin and/or destination warehouse.

It is important any requests for further storage extensions, beyond the free 60 day period, are made to your Mover or Reason Global Insurance Ltd prior to the expiry of the 60 day period.

### **Claims Notification**

In the event of loss or damage which may give rise to a claim under this policy, immediate notice must be given in writing to Underwriters' representatives. It is a condition precedent to Underwriters liability under this insurance that full details of any losses and/or damages incurred must be notified within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery. .

*It is important that at the time of notification, full details of any losses and/or damages are provided.*

Further it is understood that presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the time of such notice

## **POLICY SUMMARY**

PLEASE READ THIS DOCUMENT CAREFULLY AS IT PROVIDES A SUMMARY OF COVER. IT DOES NOT SHOW ALL OF THE BENEFITS, EXCLUSIONS OR LIMITATIONS. PLEASE REFER TO THE CONFIRMATION OF INSURANCE FOR FULL DETAILS OF ALL TERMS, CONDITIONS AND EXCLUSIONS.

PLEASE NOTE THAT ALL REFERENCE BELOW TO 'CLAUSES' CAN BE FOUND IN THE FULL CONFIRMATION OF INSURANCE WORDING.

We have not provided you with a personal recommendation as to whether this insurance is suitable for your specific needs. If you do not have other insurance in place elsewhere which already covers this risk (for example, your Household insurance), this insurance product is designed to provide cover to meet the demands and needs of those who wish to insure loss of or damage to their property whilst stored with a Removal company.

PLEASE NOTE THAT IRRESPECTIVE OF WHETHER YOU DO OR DO NOT PURCHASE THIS INSURANCE THE LIABILITY OF THE REMOVAL COMPANY FOR ACTUAL PHYSICAL LOSS OF OR

DAMAGE TO YOUR PROPERTY IS LIMITED BY THEIR TRADING CONDITIONS WHICH FORM PART OF THEIR CONTRACT WITH YOU.

### **Insurer**

Delta Lloyd Schadeverzekering NV

### **Type of insurance cover**

This insurance will cover your household goods, personal effects and baggage for physical loss or damage, subject to the exclusions, and terms and conditions of the policy wording.

### **Features and benefits**

- This insurance covers accidental loss or damage to your goods.
- This policy covers household goods being moved from any country in the world to any other country.
- This is a replacement as new policy, providing you have adequately insured your goods. *[Full policy wording The Clauses 4 - Valuation Clause.]*
- This insurance will cover your goods from the time they are collected by the removal company until they are ultimately delivered, providing you continue to extend the policy if your goods are stored.

### **Principal Exclusions Conditions and Limitations**

- Excluded effects – This insurance has exclusions and restrictions of certain items. This means insurers will not pay a claim for loss or damage to these items. *[Full policy wording – The Clauses 19 – Excluded Property]*
- Pairs and Sets - This insurance has a condition for pairs and sets. This means that if one of a pair or set is lost or damaged, Insurers will only pay for the lost or damaged item. *[Full Policy Wording – Excluded Clauses 6]*  
*This exclusion can be amended to include the reasonable and fair reduction in the value of the pair or set. [Full policy wording The Clauses 13]*
- Mechanical, Electronic and Electrical Derangement – This insurance has an exclusion for mechanical and electrical derangement. This means that if an electrical or mechanical item does not function and there is not evidence of external damage to the item or its packaging insurers will not pay the claim. *[Full Policy Wording – Excluded Clauses 20]*  
*This exclusion can be deleted in respect of items, other than motor vehicles under six years old. [Full policy wording – The Clauses 13.]*
- Under-insurance (average or co-insurance) – customers must declare their goods for their full replacement value as new at destination. If goods are not adequately insured any claim payment will be reduced by the amount of under-insurance. *[Full Policy Wording – The Clauses 5]*
- Claims must be notified in writing within 30 days of the date of delivery of the goods and full presentation of the claims not later than 60 days after the date of notice Any item, which is lost or damaged, must be reported within this time limit. *[Full Policy Wording – The Clauses 12]*
- We also draw your attention to the remaining exclusions and conditions in the reverse of the Confirmation of Insurance.

### **Policy Excess**

An excess of £250 applies in respect to this policy.

### **Right to cancel**

You have the right to cancel this insurance without penalty at any time PRIOR TO THE COMMENCEMENT OF THE INSURANCE. Once the insurance has commenced, your right to cancel ceases and you will be charged the full premium for the insurance. Your rights to cancel are set out in Clause 6 of the Confirmation of Insurance.

Under the Private Customer Code, we have to give you certain information before you make your decision. If we have not given you this information when you buy your insurance (and you have not told us you do not want it) we will allow you a “cooling off” period of at least 14 days from the time you receive the information. If you do not want to continue the insurance, you may cancel your cover within this period and get all your money back (as long as you have not made any claims).

### **Duty of Disclosure**

It is your responsibility, as set out in Clause 17, to ensure that all material facts have been disclosed to Insurers i.e. any facts which may affect Insurers’ view of the risk. If you are unsure of whether a fact which has not been detailed in the insurance proposal you have completed needs to be disclosed, it is recommended that details are provided to Insurers for consideration. Please also ensure that all the information provided by you in your proposal are correct as these details will form the basis of the insurance contract between us. If your circumstances change between the date you purchase the policy and the date when you require the policy to commence, please tell us. Incorrect information or failure to disclose all material facts could invalidate all or part of the cover and result in a claim being declined. An example of a material fact would be that you have previously been refused insurance because you have a criminal conviction.

### **Claims procedure & time limits for making claims**

The claims procedure is clearly set out in the Confirmation of Insurance under Clauses 12 and 21 which tell you who to contact if you wish to make a claim.

Because of the nature of this insurance, time is of the essence. It is very important to notify any claim as soon as you become aware that loss or damage has occurred. In any event, the insurance requires, as set out in Clause 12, that you notify in writing claims no later than 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery, presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the date of such notice.

### **Complaints procedure**

If you feel you have not been offered a first class service please write and tell us and we will do our best to resolve the problem.

If you feel we have not offered you a first class insurance service please write and tell us and we will do our best to resolve the problem.

In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million. The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Helpline: 0845 080 1800 Switchboard: 020 7964 1000 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme**

Delta Lloyd Schadeverzekering NV is covered by the Financial Services Authority’ Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd’s Chambers, Portsoken Street, London, E1 8BN United Kingdom and on their website [www.fscs.org.uk](http://www.fscs.org.uk)