

Policy summary Important Facts about your insurance – For Retail Customers

If you purchase the insurance for loss or damage to your effects arranged by Geo Copsey & Co (hereinafter referred to as the Company) the insurance conditions set out below will apply. Please note irrespective of whether you purchase this insurance Geo Copsey & Co liability for loss or damage to your effects is limited by the trading conditions, which form part of their contract with you.

This summary does not contain the full terms and conditions of the insurance which are in the Policy Document. You may inspect the policy at our office on request.

INSURERS

This insurance is arranged by Goss & Co (Insurance Brokers) Ltd with CNA Insurance Company Ltd (see name and address below). Goss & Co (Insurance Brokers) Ltd are authorised and regulated by the Financial Services Authority under FSA Register No. 302751.

COVER - Removals & Storage (Excluding Self-Storage)

All risks of physical loss or damage in transit or store anywhere in the United Kingdom, The Channel Islands, The Isle of Man, Member States of the European Union, Norway and Switzerland.

This insurance is effective from the time your insured Property is professionally packed and/or uplifted from your residence or business location for the commencement of the transit and continues, including storage if any, until your insured Property is professionally delivered to the final destination. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 7 days of delivery.

Where part or all of the transit involves a waterborne movement Institute Cargo Clauses A and Institute War & Strikes Clauses (Cargo) apply as per the overseas removal conditions (Clause 18) contained in the policy.

The policy is extended to include transits during the period of storage between the premises of Carpet Cleaners, Repairers and Restorers and the storage locations.

The Policy limitations and excluded property/causes are as shown overleaf.

SUM INSURED

As declared to the Company on the acceptance form. Unless confirmed in writing by them prior to the move the sum insured shall not exceed:

Household Removals & Storage:

£100,000 any one customer

Office/Commercial Removals:

£100,000 any one vehicle load / £100,000 any one loss.

The sum insured can be increased on payment of an additional premium up to a maximum of £ 250,000 any one customer or vehicle load.

BASIS OF CLAIM SETTLEMENT

The settlement of any claim shall be by replacement, repair and/or compensation at Insurers option. Insurers will take into consideration the age, quality, degree of use and consequent market value of items when calculating the settlement. This policy is not "new for old".

Where a repair is undertaken settlement is restricted to the reasonable costs of repairs. No claim will attach for depreciation consequent upon such repair.

DOCUMENTS

The basis of claims settlement shall be limited to the physical cost of replacing the documents excluding the value of the information contained thereon and/or cost of reprinting, re-issue and/or reconstitution UNLESS the specific archival and document extension is effective.

Where the archival and document extension is effective the basis of settlement shall be to indemnify the Insured for reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

UNDER-INSURANCE (Clause 13 of Section 1 of the Policy)

If you fail to declare the full market value of your property on the acceptance form, in the event of a claim you will only be entitled to recover from Insurers the proportion of the loss as the declared value bears to the total value of your property. If you under-insure you may well suffer.

PAIRS AND SETS CLAUSE (Clause 14 of Section 1 of the Policy)

Where items are part of a pair or set, Insurers will only pay for the actual parts that are lost or damaged. No payment will be made for articles that are not damaged

OTHER INSURANCE

If at the time of loss there is other insurance in force this insurance shall only respond to the extent that losses are not recoverable under the other insurance

CLAIMS NOTIFICATION (Clause 11 of Section 1 of the Policy)

In the event of loss and/or damage that may give rise to a claim under this insurance, immediate notice must be given in writing to Geo Copsey & Co, 178, Crow Lane, Romford, RM7 0ES; Tel 01708 724214. It is a condition precedent to Insurers liability under this insurance that full details of any losses and/or damages for removals and storage must be notified within 7 days after delivery or in the case of non-delivery within 7 days from when your goods would normally be delivered unless a time extension has been requested by you and agreed by the Company in writing. For overseas removals and storage outside the United Kingdom the time limit is 30 days. These time limits apply whether or not your goods have been unpacked.

CANCELLATION (Clause 23 of Section 1 of the Policy)

Where the duration of cover is one calendar month or more you will have 14 days from conclusion of the insurance contract to change your mind. Should you wish to exercise your cancellation rights you must notify us immediately. Insurance contracts with a duration of less than one calendar month are not subject to Statutory Cancellation Rights. Early cancellation outside of any Statutory Rights is possible by you or the Insurer. In this event you will remain liable for the premium due for the period on risk.

PAYMENT OF PREMIUM

In the event that the Company (the Agent) advises premiums are outstanding, Insurers will only settle a valid claim once premiums have been paid.

COMPENSATION SCHEME

In the event of Insurers not being able to fulfil their financial obligation under the Policy in paying your valid claim you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS) of up to £2,000 for the first part of your claim and 90% of the remainder of your claim. Further information about compensation scheme arrangements is available from the FSCS on telephone: + 44 (0)20 7892 7300 or www.fscs.org.uk

CONTRACT (RIGHTS OF THIRD PARTIES) ACT 1999 EXCLUSION CLAUSE (CARGO)

This insurance does not confer any benefits for any third parties

CHOICE OF LAW AND JURISDICTION

The parties are free to choose the law and jurisdiction applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English law and the exclusive jurisdiction of the Courts of England and Wales. All terms and conditions and communication will be in English unless otherwise stated.

COMPLAINTS

Any enquiry or complaint should be addressed first to the arranging broker Goss & Co (Insurance Brokers) Ltd, PM House, Riverway Estate, Old Portsmouth Road, Guildford, Surrey GU3 1LZ Telephone +44 (0)1483 539922).

In the unlikely event that you remain dissatisfied please contact:

Customer Relations Office CNA Insurance Company Ltd, 77 Gracechurch St

London EC3V 0DL Tel No. 02075226700 Fax No. 02075485940

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 and charities with an annual turnover /charity income of less than £1 million. The Financial Ombudsman Service, South Quay Plaza 183 Marsh Wall, London E14 9SR Helpline: 0845 080 1800

Switchboard: + 44 (0)20 7964 1000

Website: www.financial-ombudsman.org.uk