

EXCLUDED PROPERTY (Clause 8 of Section 1 of the Policy)

1. Jewellery, Watches, Precious Stones, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds except whilst in store in a locked safe or strongroom.
2. Livestock
3. Furs, perfumery, tobacco products, wines, spirits and the like, mobile phones and explosives, except whilst carried or stored in the course of a household removal or office removal.
4. Loss of data records other than cost of blank data carrying materials

EXCLUDED CAUSES (Clause 9 of Section 1 of the Policy)

1. Loss or damage caused by wear, tear, gradual deterioration inherent vice or latent defect.
2. Loss or damage caused by moth, insect or vermin unless from an external cause.
3. Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Company
4. 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 vehicles or other conveyances.
5. Any consequence of War, Invasion, Act 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.
This exclusion shall not apply to overseas removals whilst your property is waterborne.
6. Consequential loss of any kind or description.
7. Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
8. Loss, damage, liability or expense directly or indirectly caused by or contributed to, by, or arising from:
ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.

any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

any chemical, biological, bio-chemical or electromagnetic weapon
9. Loss or damage or liability or expense directly, or indirectly, caused by or contributed to, by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system. This exclusion will not operate to exclude losses (which would otherwise be covered) to overseas removals whilst your property is waterborne arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
10. 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. This exclusion shall not apply to storage in the ordinary course of transit as more fully set out in the Termination of Transit Clause (Terrorism).
11. *In respect of overseas removals and storage only* this insurance excludes the risks of 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 from collision or overturning of road vehicles or other conveyances. Also excluding in respect of overseas removals only, claims for missing items unless a valued list of the contents is supplied by the owner to the Remover prior to the commencement of transit, and such list approved by the Insurer. The paragraphs relating to excluded goods shall still apply.
12. If your claim be in respect of any fraudulent, or if any fraudulent means be used by you or any one claiming indemnity under this Insurance or any one acting on his or their behalf, to obtain any benefit under this insurance, or if any loss or damage be occasioned by the wilful act or with the connivance of you, or any one claiming indemnity under this Insurance all benefit under this insurance will be forfeited.
13. Computer Millennium clause with Named Peril Extension.

DUTY OF DISCLOSURE/MISREPRESENTATION

It is your responsibility to ensure that all material facts have been disclosed to Insurers - i.e. any fact which may affect Insurers view of the risk. Incorrect information or failure to disclose all material facts could invalidate all or part of the cover and result in the claim being declined. This insurance shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any material fact.