



Britannia

Application for Marine Insurance Form

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

Underwritten by 100% Certain Underwriters @ Lloyds & Others

And Administered by:

Reason Global
4th Floor, Lyndean House
43-46 Queens Road
Brighton
BN1 3XB

Insurance Rates (Based on Replacement Value)

<input type="checkbox"/>	All Risks Marine (Including all three Additional Insurance Coverage Options) – 3.75% with a ZAR 200 excess
<input type="checkbox"/>	Total Loss Marine (Including Water Damage) – 1.75% with a ZAR 200 excess
<input type="checkbox"/>	Storage Insurance Extension – 0.35% per Month

Inventory & Lump Sum

May 2016

Application for All Risks Transit Insurance

Name of Moving Company

Britannia : Aidan K Movers S A

Insured	Date Packed	Owner Packed	Professionally Packed	Moving by (tick)	Land	Sea	Air
Moving From:		To:			(Please state City/Country)		

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	ARTICLE	VALUE
A		1. LIVING ROOM	
A1		SOFA(s)	
A2		CHAIRS(s)	
A3		LAMP(s)	
A4		TABLE(s)	
A5		RUG(s) & CARPET(s)	
A6		BOOKCASE/WALL UNIT	
A7		CURTAINS &	
A8		PICTURES &	
A9		PIANO OR OTHER	
A10		MUSICAL	
A11		TV(s)	
A12		VIDEO RECORDER	
A13		RADIO(s)	
A14		Hi-Fi SYSTEM	
A15		RECORD PLAYER	
A16		CD PLAYER	
A17		SPEAKERS	
A18		CLOCKS	
A19			
A20			
A21			
A22			
A23			
A24			
A25			

B		2. DINING ROOM	
B1		TABLE(S)	
B2		CHAIR(S)	
B3		CHINA CABINET	
B4		BUFFET/SIDEBOARD	
B5		HOSTESS TROLLEY	
B6		LAMP(s)	
B7		RUG(S) & CARPET(s)	
B8		CURTAINS &	
B9		MIRRORS	
B10		TABLE LINENS	
B11		PICTURES &	
B12		WRITING	
B13		CLOCKS	
B14			
B15			
B16			
B17			
B18			
B19			
B20			
B21			
B22			
B23			

CODE	QTY	ARTICLE	VALUE
C		3. FAMILY ROOM/STUDY	
C1		CHAIR(s)	
C2		CURTAINS & BLINDS	
C3		SOFA	
C4		TABLE(s)	
C5		LAMP(s)	
C6		RUG(s) & CARPET(s)	
C7		DESK	
C8		BOOKCASE	
C9		PICTURES & PAINTING	
C10			
C11			
C12			
C13			

D		4. KITCHEN	
D1		TABLE(s)	
D2		CHAIR(s)	
D3		ELECTRICAL	
D4		LINENS	
D5		UTENSILS/CUTLERY	
D6		POTS & PANS	
D7		OVEN	
D8		MICROWAVE OVEN	
D9		DISHWASHER	
D10		REFRIGERATOR	
D11		FREEZER	
D12		WASHING MACHINE	
D13		TUMBLE DRYER	
D14		IRON/IRONING BOARD	
D15		RUBBISH/GARBAGE BINS	
D16		FOOD (non perishable)	
D17		LIQUOR/WINE	
D18			
D19			
D20			
D21			

E		5. CHINAWARE	
E1			
E2			
E3			
E4			
E5			

F		6. CRYSTAL/GLASSWARE	
F1			
F2			
F3			
F4			
F5			

CODE	QTY	ARTICLE	VALUE
G		7. SILVERWARE	
G1			
G2			
G3			
G4			
G5			

H		8. ORNAMENTS/WORKS OF ART	
H1			
H2			
H3			
H4			
H5			

I		9. ANTIQUES	
I1			
I2			
I3			
I4			

J		10. SPORTS EQUIPMENT	
J1			
J2			
J3			
J4			
J5			

K		11. LINEN/CLOTHING	
K1		BED LINEN	
K2		TABLE LINEN	
K3		BLANKETS	
K4		COATS/JACKETS	
K5		SUIT	
K6		DRESSES	
K7		TROUSERS/SLACKS	
K8		SWEATER	
K9		BLOUSE	
K10		SKIRTS	
K11		SHIRTS	
K12		SPORTWEAR	
K13		NIGHTWEAR	
K14		TIES/SCARVES	
K15		FOOTWEAR	
K16		HOSIERY/SOCKS	
K17		UNDERWEAR	
K18			
K19			
K20			
K21			
K22			

CODE	QTY	ARTICLE	VALUE
L		12. BEDROOM (MAIN)	
L1		BED(s)	
L2		CHAIR(s)	
L3		BEDSIDE TABLE(s)	
L4		DRESSING TABLE(s)	
L5		CHEST OF DRAWERS	
L6		MIRROR(s)	
L7		RUG(s)	
L8		LAMP(s)	
L9		CURTAIN & BLINDS	
L10		BOOKCASE(s)	
L11		WARDROBE/ARMOIRE	
L12			
L13			
L14			
L15			

CODE	QTY	ARTICLE	VALUE
P		15. BASEMENT & GAMES	
P1		WORKBENCH	
P2		TOOL BOX	
P3		HAND TOOLS	
P4		POWER TOOLS	
P5		LAWN MOVER	
P6		GARDEN TOOLS	
P7		PLANT HOLDERS	
P8		FURNITURE (PATIO)	
P9		LUGGAGE/TRUNKS	
P10		BBQ	
P11		BICYCLES	
P12			
P13			
P14			
P15			

18 – AUTOMOBILE	
Year (Reg No.)	
Model:	
Chassis Number	
Insured Value:	
Non factory installed auto accessories must be separately listed and valued.	
ITEM	VALUE

M	13. BEDROOM(s) (OTHERS)	
M1	BED(S)	
M2	CHAIR(S)	
M3	BEDSIDE TABLE(s)	
M4	DRESSING TABLE(s)	
M5	CHEST OF DRAWERS	
M6	MIRROR(s)	
M7	RUG(s)	
M8	LAMP(s)	
M9	CURTAINS & BLINDS	
M10	BOOKCASE(s)	
M11	WARDROBE/ARMOIRE	
M12		
M13		
M14		
M15		

Q	16. MISCELLANEOUS	
Q1	TYPEWRITER(S)	
Q2	CLOCK(S)	
Q3	TELEPHONE/FAX	
Q4	COMPUTER(S)	
Q5	COMPUTER PRINTER	
Q6	COMPUTER SUPPLIES	
Q7	VIDEO CAMERA	
Q8	CAMERAS/LENS	
Q9	MISC. CAMERA EQUIPMENT	
Q10	PROJECTORS	
Q11	RECORDS	
Q12	TAPE(S)	
Q13	CD(S)	
Q14	VIDEO TAPES	
Q15	SEWING MACHINE	
Q16	FIREPLACE EQUIPMENT	
Q17	PICTURES & PAINTINGS	
Q18	TOYS & GAMES	
Q19	XMAS TREE/DECORATIONS	
Q20		

Insured Value Subject to a completed Valued Inventory	
Currency	
Household Goods	
Automobile	
Moving Costs	
GRAND TOTAL	

N	14. BATHROOM(s)	
N1	TOILETRIES	
N2	MEDICAL SUPPLIES	
N3	PERFUME/AFTERSHAVE	
N4	RUGS, TOILET COVERS	
N5	TOWELS	
N6	LAUNDRY BASKET	
N7	RAZORS	
N8	HAIRDRYER(s)	
N9	CABINET/SHELVES	
N10	MIRRORS	
N11		
N12		
N13		
N14		
N15		

R	17. ANY OTHER ITEMS	
R1		
R2		
R3		
R4		
R5		
R6		
R7		
R8		
R9		
R10		

Insured Value using Lump Sum Valuation Basis	
Total Cubic Capacity	m ³
@ ZAR 22 500 per m ³	
Plus the total of any items valued in excess of ZAR 22 500 as listed on this inventory	
Household Goods Total	
Automobile	
Moving Costs	
GRAND TOTAL (ZAR)	

ADDITIONAL INSURANCE COVERAGE OPTIONS

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 Electrical & Mechanical Derangement Coverage Mould and Mildew Coverage

Declaration of the Proposer

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 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.

I have read the Terms and Conditions accompanying this document and understand that these shall form the basis of the proposed contract between me and the Insurers.

Signature

Date

MARINE INSURANCE OPTIONS

FULL CONDITIONS

Fully Comprehensive (All Risks) Insurance @ 3.75% of your replacement value with a R200.00 excess (once off deduction)

This policy will cover your goods for any eventualities such as:

- marks
- scratches
- water damage
- breakages
- loss of individual items
- pairs and sets (e.g. if one dining chair fabric gets damaged Lloyds will cover all of them so that they look the same)
- electrical and mechanical derangement (if any electronic equipment fails without visible damage – Lloyds will pay for the repair or replacement)
- mould and mildew (if there is any sign of mould Lloyds will pay out for the item)
- total loss of the container (never to be recovered again)
- total damage from falling off a truck or from a crane in the harbour – Lloyds will replace or repair the damaged goods
- if the container falls in the ocean and is recovered again and everything is wet and broken inside, Lloyds will cover the water damage and any breakages.

RESTRICTED CONDITIONS

Total Loss with a Water Damage Extension @ 1.75% of your replacement value with a R200.00 excess (once off deduction)

This policy will only cover the following:

- the container must fall off the ship, sink to the bottom of the ocean and never be recovered again
- only total loss and not total damage
- theft or non-delivery or loss of the entire container/consignment
- if the container falls in the ocean and is recovered again and everything is wet inside, Lloyds will cover the water damage but no breakages.

How to Complete the Proposal Form

Please fill in all the relevant boxes on the Proposal Form. The 'Insured' is the person proposing the insurance (i.e. your full name). The 'date packed' is the date on which the removal work will commence. Indicate with a 'tick' in the boxes to signify 'Owner Packed' and/or 'Professionally Packed' as appropriate. Professionally packed means goods packed by the Mover whereas Owner Packed means goods packed by you or parties other than the Mover or his agent. Please tick the appropriate principle method of transport e.g. land, sea or air. Identify the name of the town or city that you are 'Moving from' and 'Moving to' and the destination Country.

Household goods and personal effects should be insured for the new replacement cost in the country of destination

When listing the goods to be insured, you will need to have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped. List ALL goods and their new value at destination on the proposal form. You may choose to attach your own detailed valued list, or attach additional pages if there is insufficient space on the form. **Goods not declared and valued on the list are NOT insured.**

Please note that if you do not insure your goods for their new replacement value, you will be 'under-insured'. In the event of a claim for loss or damage, under insurance may result in the Insurer applying 'average' when assessing a claim. This means, for example, that if an item were under-insured by 50%, the Insurers would only settle 50% of any repair cost. If that repair cost were higher than the declared value, subject to any payment by Insurers not exceeding the declared value of the item. Similarly, if the claim were for a shortage (lost item), settlement would be capped at that declared value.

Antiques, Fine Arts, Motor Vehicles, Motorcycles, Boats, Campers and Trailers should be valued at the market value at destination, i.e. the value for which the same, or similar items/vehicles could be purchased in an undamaged condition.

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

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

You will need to list the quantity of each item that 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 £100 each you should write:

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
10	Chairs	£1,000

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

<u>QTY</u>	<u>ARTICLE</u>	<u>VALUE</u>
8	Chairs (dining)	£ 800
2	Chairs (carver)	£ 400

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 (e.g. the 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 vessel 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 form prior to returning this to us.

Exclusions and Optional Coverage

THE POLICY CONTAINS CERTAIN EXCLUSIONS AND CONDITIONS UNDER WHICH IT WILL NOT RESPOND TO A CLAIM. THESE ARE SET OUT IN THE ATTACHED 'TERMS AND CONDITIONS OF INSURANCE'. TO HELP YOU UNDERSTAND THE MAIN POLICY EXCLUSIONS WE PROVIDE BELOW EXPLANATORY NOTES.

CONSEQUENTIAL LOSS

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

OWNER PACKED GOODS

This insurance policy DOES NOT COVER damages arising to owner packed goods. Also excludes claims 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 the Insurance Proposal form and forwarded to us prior to the commencement of the transit.

DETERIORATION, WEAR AND TEAR, INHERENT VICE ETC;

This insurance policy DOES NOT COVER loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (except where optional coverage for Mould and Mildew has been purchased), inherent vice*, moth damage and loss of data.

* inherent vice is 'the inherent nature of the goods to become easily destroyed' e.g. by breakage, leakage, spontaneous combustion, rotting, rust, evaporation or being susceptible to cold, heat or moisture etc; and not the result of a casualty or external cause.

JEWELLERY, FURS, MONEY ETC;

This insurance policy DOES NOT COVER items such as: Jewellery (including watches, trinkets, precious stones or metals), Stamps or Stamp Collections and Furs (unless declared and valued but subject to a limit of £3,500 any one transit), Money (including cash and monetary instruments), Deeds and Securities, Coins or Coin Collections.

DEPRECIATION

This insurance policy DOES NOT COVER depreciation arising from inadequate or substandard repairs, or restoration of a damaged item.

MOTOR VEHICLES/MOTOR CYCLES

This insurance policy DOES NOT COVER Loss or Damage caused to a motor vehicle/motorcycle in the following circumstances:

- 1 whilst being driven under its own power EXCEPT while on premises of the port or whilst being driven by an authorized driver who is an employee of the Mover or his agent in direct furtherance of the transit
- 2 caused by scratching, denting or marring unless the Mover and the owner both agree and sign a 'Certificate of Condition' or similar document stating the condition of the motor vehicle/motorcycle prior to shipment, noting all defects
- 3 non-factory installed accessories are NOT INSURED unless specifically declared and valued for insurance
- 4 goods packed inside motor vehicles/motorcycles are NOT INSURED

GENERAL INFORMATION

MOULD AND MILDEW RISKS To include loss or damage to the interests insured, howsoever arising, subject to the goods being professionally packed. Insurers maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from external water damage.

ELECTRICAL AND MECHANICAL DERANGEMENT (EXCLUDING MOTOR VEHICLES/MOTOR CYCLES)

To include loss or damage to the interests insured which is caused by electronic and/or electrical and/or mechanical derangement provided the interest insured does not exceed six years old. Subject to the goods being professionally packed.

REVERSE PAIRS AND SETS CLAUSE

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item or items having regard to the importance of the affected items within the pair or set. All the articles constituting the pair or set shall, at Insurers' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set.

PROPERTY COVERED

Household Goods and Personal Effects, Antiques, Fine Arts, Automobiles, Boats Motorcycles, Campers and Trailers as declared and valued on this and supporting Documents.

The term "Household Goods" means personal effects and property used or to be used in dwellings when a part of the equipment or supply of such dwelling; furniture, fixtures, equipment and property of stores, offices, museums, institutions, hospitals, or other establishments when a part of the stock, equipment, or supply of such stores, offices, museums, institutions, hospitals or other establishments; and articles, including objects of art, displays and exhibits, which because of their unusual nature or value require specialised handling; and equipment usually employed in moving such described goods.

COVERAGE

1) 'Full All Risks' – Professionally packed

All Risks of physical loss or damage subject to the version of the following London Institute Clauses current at the time of commencement of transit:

Institute Cargo Clauses (A), and the War, Strikes, Termination of Transit Clause (Terrorism), Classification, Insolvency Exclusion Amendment, Radioactive Contamination and Cyber Attack Exclusion Clauses. For the purposes of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

Professionally Packed Goods

For the purposes of the Institute Cargo Clauses, goods packed by the Removal Contractor and/or their appointed Agents or sub-contractors, will be deemed to be adequately packed.

2) Owner Packed Goods – As above but excluding

Breakage, scratching, denting, chipping, staining and tearing of **owner packed effects** unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance. **Also excluding claims for missing items of owner packed cartons or packages unless an itemised valued list of contents of each carton or package is supplied by the owner prior to commencement of transit.**

3) Restricted Conditions

Where the insurance is issued subject to Institute Cargo Clauses (C) extended to include non-delivery or theft of the entire consignment, and the War, Strikes, Classification, Insolvency Exclusion Amendment, Radioactive Contamination and Cyber Attack Exclusion Clauses, the goods are covered against the following perils only: -

- a) Loss of or damage to the subject-matter insured reasonably attributable to fire or explosion; vessel or craft being stranded, grounded sunk or capsized, overturning or derailment of land conveyance; collision or contact of vessel, craft or conveyance with any external object other than water; discharge of cargo at a port of distress.
- b) Loss of or damage to the subject-matter insured caused by general average sacrifice; jettison.
- c) Theft or loss of an entire package or consignment during the course of loading, transhipment or discharge.
- d) Cover can be extended to include risks of water damage when specified in the Insurance.
- e) Including risks of jettison, loss and washing overboard.

EXCLUSIONS

This Insurance does not cover:

- 1) Loss or damage caused by gradual deterioration, wear and tear, atmospheric or climatic conditions (see optional coverage), inherent vice, vermin, moth damage and consequential loss and loss of data.
- 2) Jewellery and furs unless declared and valued but subject to a limit of £3,500 any one transit. Money and securities are excluded absolutely.
- 3) Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
- 5) Loss of or damage to an automobile while being driven under its own power except while on premises of the port or while being driven by an authorised driver who is an employee of the freight forwarder or his agent in direct furtherance of the transit.

Marine Proposal

6) Loss or damage caused by scratching, denting or marring of automobiles unless the forwarder and the owner both agree and sign a "certificate of condition" or similar document stating the condition of the automobile prior to shipment, noting all defects. Non-factory installed accessories not specifically declared and valued for insurance. Goods packed in autos.

7) Loss or damage caused by radiation or radioactive contamination.

GENERAL CONDITIONS

1) VALUATION CLAUSE

The household goods and personal effects insured must be valued at the Replacement cost at destination as supported by a complete valued inventory.

Antiques and fine art, automobiles, campers, boats, motorcycles and trailers must be valued at their replacement cost at destination taking into account costs of duties, shipping and carriage charges.

2) 100% CO-INSURANCE CLAUSE:

If you fail to insure for the full replacement value of goods at destination, you will only be entitled to recover from Underwriters the proportion of the loss as the declared value bears to the total value of the property you shipped.

3) PAYMENT OF PREMIUMS:

Insurers shall only be liable to settle a claim recoverable under the terms of this insurance provided the Mover (the Agent) confirms that insurance premiums have been received by the Mover (the Agent). In the event that the Mover (the Agent) advises premiums are outstanding, Insurers will settle a valid claim once premiums have been paid

4) SUBROGATION CLAUSE:

The Underwriters shall be subrogated to the extent of their payment for losses insured hereunder to all the insured's rights of recovery against any person or organisation, excepting the freight forwarder or mover who issued this document.

5) OTHER INSURANCE:

This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected, directly or indirectly covering the same property and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.

6) DEDUCTIBLE:

If a deductible is applicable then the sum stated shall be deducted from any adjusted claim for loss or damage.

7) DURATION OF TRANSIT CLAUSE:

Other than in respect of the War Clauses contained herein coverage attached from the time the household goods and personal effects and/or automobile and/or other approved items are being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit and continues during the ordinary course of transit, including customary transhipment, if any, until the insured property is professionally delivered to the final destination. Coverage is extended to include transits to and from the premises of Cleaners, Repairers or Restorers where such transit is a direct result of loss or damage otherwise covered by this policy. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 14 days of delivery. Storage coverage for up to 90 days at origin and 90 days at destination is included if in an enclosed warehouse, excluding any self storage facility, without any additional charge. In consideration of an additional premium Underwriters agree to extend storage coverage on a monthly basis provided your request and premium are received before the expiration of the included storage. In respect of the War Clauses, transits shall be covered as specified therein.

8) COVERAGE EXTENSIONS

a) **MOULD AND MILDEW RISKS** (Excluding Goods in Permanent Storage) :

To include loss or damage to the interest insured, howsoever arising, subject to the goods being professionally packed. Underwriters maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from external water damage

b) **ELECTRICAL AND MECHANICAL DERANGEMENT**

(Excluding Automobiles) : To include loss or damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement, provided the interest insured does not exceed six years old. Subject to the goods being professionally packed.

c) PAIR OR SETS CLAUSE:

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item or items having regard to the importance of the affected items within the pair or set. All the articles constituting the pair or set shall, at Underwriters' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set

9) TERMINATION OF TRANSIT CLAUSE (TERRORISM)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1) Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject-matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event,

SHALL TERMINATE:

Either

1.1 As per the transit clauses contained within the Policy,
Or

1.2 on delivery to the Consignee's or other final warehouse or place of storage at the destination named herein,

1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation or distribution,

or

1.4 in respect of marine transits, on the expiry of 60 days after completion of discharge overseas of the goods hereby insured from the overseas vessel at the final port of discharge,

1.5 In respect of air transits, on the expiry of 30 days after unloading of the subject-matter insured from the aircraft at the final place of discharge, whichever shall first occur.

2) If this Policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause

This clause is subject to English law and practice.

10) LAW & JURISDICTION

The Parties are free to choose the law applicable to this insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

11) MISREPRESENTATION:

It is your responsibility to take reasonable care not to make misrepresentations to insurers. This requirement includes (but is not limited to) a requirement to disclose to us if you are unable to comply with any term of this document and/or any term in our trading conditions. This insurance may be voidable in the event of your deliberate or reckless or careless misrepresentation that, without the misrepresentation, the insurer would not have entered into the contract at all or would have done so only with different terms.

12) CLAIMS SETTLEMENT:

Underwriters shall be entitled at their option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash not exceeding the insured value thereof. Underwriters may require proof of ownership, and/or value of any items claimed missing.

13) CLAIMS NOTIFICATION:

In the event of loss or damage which may give rise to a claim under this insurance, immediate notice must be given in writing to Underwriters' representatives. It is a condition precedent to Underwriters liability under this insurance that full detail 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. 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.

14) COMPLAINTS

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

You may alternatively, if preferred, contact the Insurance Administrator: Reason Global Insurance, 4th Floor, Lyndean House, 43-46 Queens Road, Brighton, BN1 3XB.

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, Exchange Tower, Harbour Exchange Square, London E14 9SR Helpline: 0800 023 4567 Switchboard: 020 7964 1000 Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme
Insurers are covered by the Financial Services Authority' Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they are unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU United Kingdom

Tel: 020 7892 7300
Fax: 020 7892 7301
E-mail: enquiries@fscs.org.uk