



## TERMS AND CONDITIONS

### MEMORANDUM OF INSURANCE (arranged by P & J REMOVALS)

Subject to payment of our charges inclusive of the appropriate Premium/Surcharge on our Account your OFFICE OR FACTORY CONTENTS will be insured against the risks of LOSS and/or DAMAGE whilst in our custody or control for the purpose of removal and/or storage in accordance with the Insurers' Policy Conditions and Exceptions as summarised below for the sum you declare to us for insurance purposes. If you fail to declare a figure no insurance cover will be arranged and our liability to you will be restricted in accordance with our conditions of contract. THIS INSURANCE is provided by declaration against a "Removers & General" Block Insurance (issued to us as Agents on behalf of our Clients) underwritten by Axa Insurance and other member companies of the ASSOCIATION OF BRITISH INSURERS.

### SUMMARY OF CONDITIONS AND EXCEPTIONS

1. This Insurance being granted upon an indemnity basis shall not apply to nor include:
  - (a) Loss or damage to :-
    - (i) Furs exceeding £100 in value, Jewellery, Watches, Trinkets, Precious Stones, Precious Metals, Money, Deeds, Bonds, Securities, Stamps of all kinds, Manuscripts or other Documents, except whilst stored in a locked safe or strong room approved by the Insurers.
    - (ii) Liquor, Perfumery, Tobacco, Foodstuffs, Mobile Phones and Explosives.
    - (iii) Livestock, Plants or Perishable Goods of any kind
  - (b) Any consequence whether direct or indirect of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Insurrection or Military or Usurped Power or Terrorism.
  - (c) Any loss or damage caused by or arising from wear and tear, gradual deterioration, moth or vermin, damp, mildew, rust or atmospheric or climatic causes or the leakage of liquid from any receptacle or container.
  - (d) Indirect or Consequential Loss of any kind or description.
  - (e) Loss or damage to individual items packed by you in furniture, trunks, cases and/or drawers, unless the contents thereof have been previously listed and disclosed to us. In the event of total loss of an owner packed receptacle where the contents thereof have not previously been listed and disclosed to us, the liability for that receptacle and its contents is limited to the sum of £100 or its actual value whichever is the less.
  - (f) Breakage or damage to china, glassware and fragile articles unless such items are professionally packed and unpacked by us or our Sub-Contractor.

(g) Electrical, electronic or mechanical derangement of any items of electrical, electronic, or mechanical equipment, machinery, apparatus or instrument(s) unless external physical damage has occurred or other than as a direct result of fire, derailment, collision or overturning of the conveying vehicle, vessel or aircraft.

(h) Structural damage to System or kit furniture constructed of veneered chipboard, or any reduction in the quality thereof arising as the result of dismantling or re-assembly of any such items of furniture.

(i) Loss or destruction of, or any damage to, any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.

(j) The first £25 of each and every claim.

2. Where any insured item consists of articles in a pair or set, this insurance is not to pay more than:

(a) The value of any particular part or parts which may be lost or damaged, without reference to any special value which such article or articles may have as( part of such a pair or set.

(b) A proportionate part of the insured value of the pair or set.

3. The insurers may, at any time after loss or damage, take and keep possession of the insured property and deal with the salvage and, if the insured or anyone acting on his behalf shall obstruct or prevent the Insurers from doing so, all benefits under this insurance shall be forfeited. No property may be abandoned to the insurers.

4. If a claim hereunder be in any respect fraudulent, or any fraudulent devices be used by you or anyone acting on your behalf to obtain any benefit under this insurance, all benefit thereunder shall be forfeited.

5. This insurance is subject to the Conditions of Average, that is to say if the property covered by this insurance shall at the time of the loss be of greater value than the Sum Insured hereby, the Insured shall only be entitled to recover hereunder such proportion of the said loss as the Sum Insured by this insurance bears to the Total Value of the said property.

6. Any claim must be advised to the issuing Remover in writing within 7 days of your removal or delivery from store.

7. This insurance is subject to the exclusive jurisdiction of the English Courts.

## CUSTOMER CARE

We make every effort to provide a good service to customers taking advantage of this Insurance. If on any occasion our services fall below the standard you would expect us to meet, the procedure below explains what you should do. 1. Contact the person dealing with the matter outlining the nature of the problem. 2. If you remain dissatisfied, write to the Customer Care Director of Incorporated Insurance Services who will give the matter his personal attention. 3. Should the matter not be resolved to your satisfaction Incorporated Insurance Services will provide you with details of the person to contact at the relevant Insurance Company.

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