



Policy Removals Schedule

Mr D Knight t/a Seaside Removals



a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and **Excesses of Insurers**. Endorsements which may require You to take action.

Covea Insurance plc, Registered in England and Wales No.613259. Registered office,
Norman Place, Reading, RG1 8DA

How to make a claim

We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You report a claim under any Section other than Commercial Legal Expenses, please contact:

Claims Telephone Number - 03330 107 190

Claims Email Address - uk.newclaims@penunderwriting.com

At this point we will not be able to tell You whether the claim is covered but We will pass the information that You have given us to Our claims handling team and explain what to **do next**. do not ask for help from a lawyer, accountant or anyone else, before We have agreed that You should do so. If You do, we will not pay the costs involved even if We accept the claim.

This Schedule shows Your cover details and any applied Endorsements should be read in conjunction with:

Statement of Fact Policy Document :

	Academy Insurance
Broker:	Mr D Knight t/a Seaside Removals
	Carden Avenue Brighton
	BN1 8NA
	PCFP001074
	From 07/06/2023 To: 31/01/2024 01/02/2024
	Removal Contractor
	Mid Term Adjustment

Section	Section Insured
Goods In Transit	Operative

Premium	£0.00
Insurance Premium Tax @ 12%	£0.00
Administration Charge	£0.00
Total	£0.00

Authorised by	D Cridge
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Goods In Transit Section

Method of Transit	Sum Insured
	Full Value Liability (All Risk)
	1 (One)
	£0.00
	£20,000.00

Applicable Exceeds	
	Each and Every Claim

Goods in Transit Section Endorsements

Thief Attractive Property

Notwithstanding the limits of indemnity specified above, the maximum liability accepted by Insurers arising from any claim occurring as a result of theft or attempted theft in respect of the following Property when carried by the Insured is limited to a maximum amount of £100,000 per Occurrence, or any lesser amount specified above unless otherwise agreed by the Insurers in writing.

Wines and/or spirits;

Cigars, cigarettes and tobacco excluding raw leaf tobacco;

Non-ferrous metals in raw scrap bar or ingot or similar form;

Furs and ready made garments;

Mobile phones and/or similar and/or associated Goods;

Precious stones or precious metals or articles made of or containing precious stones or metals;

Audio/visual equipment;

Computer equipment, software and accessories;

Photographic equipment and accessories.

This limitation shall not apply when the Property is carried by the Insured:

a) unwittingly in sealed Containers; or

b) unwittingly as part of a groupage load.

The onus of proving that the exact requirements of this condition have been complied with shall rest with the Insured.

HOUSEHOLD REMOVALS

Notwithstanding anything contained the Policy to the contrary, this Policy is extended to indemnify You against All Risks of legal liability to Household removals arising from any fortuitous cause during loading or unloading of the conveying Vehicle or in transit therein excluding;

(a) loss of or damage to food and drink, furs, jewellery, watches, precious metals and precious stones, deeds, bonds, bills of exchange, promissory notes, money or securities for money, stamps of all kinds, manuscripts and other documents

(b) loss or damage caused by or arising from wear, tear, gradual deterioration, mildew.

moth, vermin or any process of cleaning, repairing or restoring

(c) mechanical and /or electrical derangement unless caused by external means

(d) breakage of owner-packed goods unless caused by a major accident to the means of conveyance

(e) loss or damage occurring in Premises where the goods are stored, warehoused or temporarily housed in the course of transit.

In the event of loss of or damage to any article forming part of a pair or set, the indemnity granted hereunder shall be limited to the proportionate value that the article bears to the total value of the pair or set and no additional depreciation shall be paid.

Provided always that if at the time of an Occurrence resulting in a claim under this extension the value of the Goods shall exceed the amount stated in the Schedule W only be responsible for such proportion of the loss as the amount stated in the Schedule bears to the actual total value of the goods.

It is a condition precedent to liability under this extension that You shall obtain a valid inventory in respect of the Goods prepared prior to the commencement of transit and signed by the owner of the Goods.

Subject otherwise to the Conditions, Special Conditions, Extensions, Special Clause Exclusions of the Policy.

This Policy is issued on the basis that You do not:-

- a) charge Your customer a specific amount for insurance, and /or,
b) issue Your customer with documents purporting to insure the Goods on an All Ris basis for the benefit of Your customer.



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