

REMOVALS AND STORAGE INSURANCE DETAILS

We have effected insurance on your behalf and the insurance document will be available for your inspection upon request. Your property will be covered against all and every risk of loss/damage during removal FOR THE SUM DECLARED ON THE ACCEPTANCE OF QUOTATION FORM (Limit £50,000) unless an increased figure is specifically requested by you and confirmed by us in writing. The basis of settlement of any claim in relation to loss or damage to goods will be indemnity e.g. cost of replacement less depreciation. Cover will be operative from time of taking up until finally delivered (including packing and unpacking) whilst in transit by road, rail or sea, to or from any address in United Kingdom of Great Britain, Northern Ireland, Isle of Man and the Channel Islands and all of Europe), or in any Depository, Store or Warehouse or at temporary rest anywhere in Europe. Should you wish to arrange cover on a new for old basis, please contact our office for further information.

EXCLUDING:

1. Jewellery, watches, trinkets, precious stones, money, deeds, bonds, securities, stamps of all kinds except whilst in store in locked safe(s) or strong-room (s).
2. Livestock, furs, perfumery, tobacco, cigars, cigarettes, wines, spirits and the like and explosives, except whilst carried or stored in the course of a household or office removal.
3. Wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), moth and/or vermin.
4. 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 regard to any special value which such article or articles may have as part of such pair or set;
 - b) a proportionate part of the Insured value of the pair or set.
5. Electrical and mechanical damage or derangements of clocks, barometers, refrigerators, freezers, washing machines and other electrical domestic appliances, radios, television sets, record players, tape recorders, computers, typewriters, sewing machines, scientific or musical instruments, accounting machines and the like.
6. Packing, loading, unloading, unpacking, unless carried out by an employee of the remover or his subcontractor.
7. Breakage of owner packed goods.
8. Damage to premises.
9. Any loss or damage covered in whole or part by any other Policy or Indemnity by whomsoever effected, except in respect of any excess over the sum recoverable or which but for the existence of the above mentioned insurance would be recoverable under such Policy or Indemnity.
10. Consequential loss of any kind or description.
11. Any consequence whether direct or indirect of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or usurped power, nationalisation or requisition of property by authority.
12. Any consequence whether direct or indirect of radioactivity caused by or arising from nuclear fuel or waste, nuclear installations or nuclear weapons.
13. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Premium for cover up to £50,000 is included in our Quotation.

Additional premium for value over £50,000: £1 per £1, 000

FIRE INSURANCE

Arrangements have been made to cover the risk of fire whilst goods are stored, at a premium of 15p per £1 ,000 per week on an indemnity basis. It is strongly recommended that you take out this cover when goods are being stored.

In the event of a claim being necessary notification should be made in writing within seven days after delivery of effects (time being the essence of the contract).

Estimates for repair/replacement will be required but such repair/replacement should not be carried out until agreed with the insurance company or their representatives. Any damaged article should be kept until settlement is agreed.

All communications are to be made through T. Bourne & Son Ltd. Head Office address: Harbour Rd, Rye, East Sussex TN31 7TE