



UNIGROUP UTS INSURANCE PROGRAMME

UniGroup UTS is a globally operating multinational company, specialising in removals and expatriate relocation services. The company is operational in virtually all major cities around the world. Each UNIGROUP UTS company conforms to high standards of professional competence and a customer-oriented approach; this is expressed in all aspects of their service. Nothing is left to chance in delivering your house contents safely to your new home, anywhere in the world. Nevertheless, accidents can happen and it is important for you to be well insured against the risks involved with moving.

This comprehensive UniGroup UTS insurance programme is specifically designed for the UNIGROUP UTS customer and includes:

- world-wide coverage;
- unique option to include house contents, and private motor bike(s) on the same policy;
- valuation form to assist you to value your goods and help prevent under-insurance;
- cover for professional cleaning or removal of debris;
- storage in transit, which can be extended;
- rapid and correct settlement of all valid claims;
- Mechanical and/or technical breakdown relating to electrical equipment;

On these pages we give you a fuller explanation of our insurance programme.

What value should I insure for?

- You should insure your household and personal effects for their full replacement value at destination. N.B. the attached valuation form must be completed and signed by you or your nominated agent;
- if you are sending a private motor car/bike, then it should also be insured for its new value at destination;
- Accompanied luggage (optional extra) can be insured to a maximum of € 2,250 (or equivalent) per person, with a total maximum value of € 6,800 (or equivalent per family or group);

Over which distance are my belongings insured?

- *goods moved by UniGroup UTS*: residence to residence (i.e. door to door);
- *car/motorbike*: hand-over at origin to hand-over at destination;
- *accompanied luggage*: residence to residence (i.e. door to door);

Storage in transit.

Goods stored while in transit, during the normal progress of the move, are covered by the insurance up to a period of 60 days. When goods are stored in transit upon your request – for example, when your new home is not ready – they are NOT automatically covered by this insurance. However, in this instance cover can easily be extended, under the same conditions, at an additional premium provided your effects are held in a UNIGROUP UTS facility or our nominated agents. Storage in residential premises, private garages etc. cannot be covered.

What are my goods insured against?

Your household and personal effects are insured against all risks of loss or damage irrespective of the nature of the loss or damage or the way in which the loss or damage occurred, subject to the provisions mentioned below.

Please read these carefully.

GOODS MOVED BY UNIGROUP UTS:

Subject to a few exceptions (see below),

- loss will be compensated for on the basis of "new for old" provided that all items have been insured for the full replacement value at destination;
- damage will be compensated for on the basis of reasonable repair costs, at the Insurers discretion, not to exceed the item's replacement value, provided the item has been insured for the full replacement value at destination; **the insurers will retain the right to settle damage where it is agreed that the repairs have not been able to return the item to its pre damage condition by offering a "loss of Appearance" contribution. This payment is subject to underwriter's discretion and authority and shall not exceed 20% of the declared value of the item or replacement value of the item where no itemized inventory is available.**
- in the case of loss and/ or damage to clothing, a reasonable amount will be deducted for normal wear and tear;
- pair and sets: if part of a matching set (e.g., antique dinner set) is damaged, resulting in a depreciation in value of the whole set, then the damage will be assessed as the difference between the full set value and the value of the remaining undamaged part(s);
- damage to motor vehicles is compensated on the basis of a repair cost not exceeding the vehicle's current value;

THIS INSURANCE EXCLUDES CLAIMS IN RESPECT OF:

- Loss or damage resulting from a change in atmospheric conditions, Mould and or Mildew;
- consequential loss of any kind or description;
- war risks on land, atomic nuclear reactions;
- delay, confiscation or detention by Customs Officials or other Authorities;
- external damage to suitcases, trunks, chests and valises, unless completely wrapped by UNIGROUP UTS;
- any loss and/or damage caused by/to perishable goods, acids, paints, aerosols, medicines, corrosive and offensive liquids of any description, included in the consignment;
- owner packed goods (as part of the move): claims for missing or damaged items are not included in this policy unless a valued list of the items to be insured is provided by you prior to the commencement of your move;

OTHER

- the cost relating to professional cleaning or removal of debris (e.g. after fire damage) to a maximum of € 38,000 (or equivalent) is included in the insurance cover;

IMPORTANT

In the event of a claim, should it become obvious that the actual value of your consignment is higher than the value insured, then the full amount of your claim will not be recoverable and compensation will be based upon a ratio of insured value against actual value. It is therefore important to fill out the valuation form carefully to ensure that your belongings are fully insured for the correct replacement value at destination.

FINALLY

The UNIGROUP UTS Insurance Programme is valid ONLY for moves handled by UNIGROUP UTS companies. It is not possible to use this policy for any moves carried out by yourself or third parties.

We will do our utmost to avoid any damage. However, should something go wrong, we guarantee that you will again experience having made the right decision in choosing UNIGROUP UTS. Damage, resulting from a move is annoying; therefore our insurance programme places great emphasis on a rapid and correct settlement of all valid claims. All claims have to be notified within one month.

VERY IMPORTANT

In the unlikely event you need to file a claim against your insurance coverage then please note that the insurance company is no longer required to handle claims which are received later than 30 days after delivery or later than 30 days after the scheduled delivery (in the event of loss). Please see paragraph 8 of the attached Terms & Conditions for a fuller explanation.

HOW TO INSURE WITH UNIGROUP UTS

Simply complete and sign the enclosed application & valuation form remembering to declare the full replacement cost at destination. Return this form to your UNIGROUP UTS company who will then arrange cover in time for your move. A sample of the insurance certificate is enclosed – your original certificate will be sent to you by your UNIGROUP UTS company.

TERMS AND CONDITIONS

(Subject to the Provisions of Open Marine Cargo Policy issued by certain Underwriters at Lloyd's)

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.

COVERAGE

1) Comprehensive – 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 Exclusion Clauses as below. For the purpose of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.

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 of 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 this Confirmation of Insurance is issued subject to Institute Cargo Clauses (c), and War, Strikes, Classification, Insolvency Exclusion Amendment, Radioactive Contamination Exclusion Clauses, the goods are covered against the following perils only:-

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.

Loss of or damage to the subject-matter insured caused by general average sacrifice jettison.

Theft or loss of an entire package or consignment during the course of loading, transhipment or discharge.

Cover can be extended to include risk of water damage when specified on this Confirmation of Insurance.

Including risks of jettison, loss and washing overboard.

GOODS MOVED BY UNIGROUP UTS:

Subject to a few exceptions (see below) Loss will be compensated for on the basis of "new for old" provided that all items have been insured for the full replacement value at destination.

- Damage will be compensated for on the basis of reasonable repair costs, at the Insurers discretion, not to exceed the item's replacement value, provided the item has been insured for the full replacement value at destination. The insurers will retain the right to settle damage where it is agreed that the repairs have not been able to return the item to its pre damage condition by offering a "loss of Appearance" contribution. This payment is subject to underwriters' discretion and authority and shall not exceed 20% of the declared value of the item or replacement value of the item where no itemized inventory is available.
- Antiques and fine arts, 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.
- In the case of loss and/or damage to clothing, a reasonable amount will be deducted for normal wear and tear.
- Mechanical and/or technical breakdown relating to electrical equipment is excluded from compensation unless there is clear evidence (ie external damage) that the damage was caused during the move. **Coverage will apply to goods newer than 10 years of age and where efforts have been made to test and confirm the working condition of the item prior to packing.**
- Pair and sets: If part of a matching set (eg. Antique dinner set) is damaged, resulting in a depreciation in value of the whole set, then the damage will be assessed as the difference between the full set value and the value of the remaining undamaged part(s).
- Damage to motor vehicles is compensated on the basis of a repair cost not exceeding the vehicle's current value.

ACCOMPANIED LUGGAGE (ie. carried by yourself)

- Loss and/or damage will be compensated on the basis of replacement value less a reasonable amount for normal wear and tear.
- Any loss or theft has to be immediately reported to the appropriate authority and confirmed in writing.
- Valuables and money: maximum compensation for these items is 25% of the total insured value of the luggage and any claim will be subject to the provision that these items are not insured elsewhere. Valuables include: jewellery, watches, fur coats, photo/filming and video equipment, binoculars and musical instruments valued over USD150 (or equivalent).

THIS INSURANCE EXCLUDES CLAIMS IN RESPECT OF:

- Consequential loss of any kind or description.
- War risks on land, atomic nuclear reactions.
- Delay, confiscation or detention by Customs Officials or other Authorities.
- External damage to suitcases, trunks, chests, and valises, unless over packed by UniGroup UTS.

Any loss and/or damage caused by/to perishable goods, acids, paints, aerosols, medicines, corrosive and offensive liquids of any description, included in the consignment.

- Jewellery and furs unless declared and valued but subject to a limit of USD5,000 any one transit. Money and securities are excluded absolutely.
- Depreciation arising from inadequate or substandard repairs ore restoration of a damaged item.
- 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.
- Loss or damage resulting from a change in atmospheric conditions, mould and or mildew

GENERAL CONDITIONS

1. **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 local value of the property you shipped.

2. **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.

3. **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 transshipment, 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 60 days at origin and 60 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.

4. E.U. DISCLOSURE CLAUSE (UK):

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.

Any enquiry or complaint should be addressed in the first instance to the administrator (Willis Transportation Risks). If you are not satisfied with the way a complaint has been dealt with you may ask Lloyd's Complaints Department to review your case without prejudice to your rights at law. Their address is Lloyd's, One Lime Street, London, EC3M 7HA. Telephone No: 020 7327 1000.

5. **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.

6. **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.

7. 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.

8. **CLAIMS NOTIFICATION:** In the event of loss or damage which may give rise to a claim under the insurance, immediate notice must be given in writing to Underwriters representatives. It is a condition precedent to Underwriters liability under this insurance that full details 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, presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the date of such notice.

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

10. Coverage is subject to the Computer Millennium Clause (Cargo) with Named Peril Extension (JC 98/024).