Your removal insurance in detail

Why do I need to buy additional insurance?
When moving, your personal and household effects are subject to a wide range of risks. In the case of international moves, various different means of transport are used to deliver your effects from your current to your new home across International boundaries and jurisdictions. This in itself involves a great deal of risk from an Insurers point of view. Unfortunately, as a result, your property may get damaged or lost in transit, even though your removal company has packed your effects carefully and professionally.

Due to regulations laid down by law, the liability of removal companies is normally excluded, as it would be difficult to prove negligence and exactly where the damage/loss occurred. It is therefore recommended that you take additional Marine Insurance to cover such eventualities.

How do I arrange the cover?
We have signed an agreement with Oskar Schunck GmbH & Co. They are a German based company specialising in Marine Insurance cover. They will require a detailed breakdown of the value of your effects, but we can provide a template that hopefully helps you complete this task.

What can I insure?
Apart from your personal and household effects, you can insure a car, motorbike or boat.

How do I calculate the proper sum insured?
You may choose between the depreciated ‘current market’ value and replacement ‘new for old’ cover. The Insurers will not usually pay any more than the total value declared so some thought needs to be made whilst completing the declaration form. Generally, our clients will insure on a replacement value basis and therefore will try and calculate the costs to go out and buy a similar type of item at destination. Sometimes it will be impossible to replace an item of sentimental importance or of relevance to a particular country. In this case, you would have to look at either purchasing at origin and freight costs to your new country or make an arbitrary value based on what you would settle for in the event of a claim.

Which items are excluded from the insurance?
Livestock, plants, cash, negotiable documents, stamps, shares, documents, jewellery, coins, precious stones, pearls, un-minted precious metals and similar valuable articles shall not be covered by the insurance.

What loss or damage is not insured?
Loss or damage resulting from the nature of the removal goods or their deficient condition, such as glue loosening, cracking and dulling of the finish, damage to upholstery due to perished material, absorption of odours, inherent vice, breakage of filaments and leakage, unless they are a direct result of a risk insured according to the Institute Cargo Clauses ICC (B).
Mechanical, electrical and electronic derangement, unless as a direct consequence of external physical damage.

Breakage, denting, scratching, chipping or loss of articles packed by owner (PBO).

**What do I do when my effects are delivered to my new residence?**

Please check that all items were delivered and note any visible damage with the delivery staff (or at least within a day of the delivery). Damage that is not visible should be notified in writing within 30 days.

**Types of insurance cover**

**Basic Cover (Total Loss)**
A limited insurance policy based on the worldwide recognised Institute Cargo Clauses ICC (B) covering consignments which are, for example, not packed by the removal company. With this policy, specific risks, such as the sinking of a ship, fire, theft and ‘total loss’ are covered.

**Comprehensive Cover (Replacement)**
This policy is based on an all-risks cover in line with the Institute Cargo Clauses ICC (A). In addition, it insures against further risks such as damage, breakage and partial loss. Antiques and fragile objects are of course included in the cover without increasing the premium.

**Supreme Cover (Replacement Plus)**
This policy offers you the most extensive cover. Apart from the advantages of Comprehensive Cover, additional insurance is offered to cover claims for compensation of ‘pairs & sets’ and ‘mechanical derangement’. The premium is based on the total declared value rather than the specific items.

**Premiums**

Premiums are calculated on the declared total value of your effects/vehicles. You will be quoted a premium rate on our proposal based on Comprehensive Cover. If you would like to limit the cover to ‘Total Loss’, or increase it to ‘Replacement Plus’, then the following will apply.

<table>
<thead>
<tr>
<th></th>
<th>Basic Cover</th>
<th>Comprehensive Cover</th>
<th>Supreme Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>EU</td>
<td>2.00%</td>
<td>2.00%</td>
<td>2.25%</td>
</tr>
<tr>
<td>Rest of the World</td>
<td>2.00%</td>
<td>3.00%</td>
<td>3.75%</td>
</tr>
<tr>
<td>Cars, motorbikes, boats*</td>
<td>2.00%</td>
<td>2.25%</td>
<td>n/a</td>
</tr>
</tbody>
</table>

*The cover for effects is not subject to a deductible/excess but cars, motorbikes and boats would be subject to EUR100. Vehicles should be valued at ‘current market’ values and not ‘new for old’.
Please note that there is a minimum premium of EUR150 for all levels of cover.

A copy of the Institute Cargo Clauses ICC is available on request.