

Removal Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: Store and Insure Self Storage Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found online.

What is this type of insurance?

Your storage Insurance cover protects your household goods and personal effects whilst in storage (including associated transit)



What is insured?

- ✓ Household goods whilst in storage (including associated transit) for the value stated in the order confirmation.
- ✓ Physical loss of goods whilst in storage (including associated transit)
- ✓ Destruction of goods whilst in storage (including associated transit)
- ✓ Damage to goods whilst in storage (including associated transit)



What is not insured?

This insurance does not cover:

- X Motor vehicles.
- X Any article that you are not permitted to store according to the terms of the applicable self-storage licence agreement.
- X More than £500 for jewellery, watches, stamps and mobile telephones.
- X Money, coins, bullion, precious stones, deeds, bonds, securities, credit/debit/charge cards, lottery tickets or scratch cards, consumer redemption vouchers/stamps/cards.
- X Living creatures, plants.
- X More than 10% of your sum insured in respect of any combination of the following: bottled spirits, processed tobacco, tobacco products, bottled perfumery.
- X Financial loss and loss of data.
- X Financial claims arising from insolvency/bankruptcy of the self-storage facility. Exclude claims arising from seizure of container arising from insolvency/bankruptcy of the operator.
- X Any consequence of war, invasion act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- X Any claim to the extent that the provision of such cover would expose insurers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



What is not insured?

- X Loss of or damage to the property covered caused by or arising from any act including (but not limited to) the use of violence or threat thereof, by any group of persons (whether acting alone or on behalf of or in connection with any organisation or government) committed for political, religious, ideological or similar purposes (including the intention to influence any government or to put the public or any section of the public in fear).
- X Loss of or damage to property covered caused by or arising from
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
 - c) the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes (other than nuclear fuel) when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
 - e) any chemical, biological, bio-chemical or electromagnetic weapon.



Are there any restrictions on cover?

- ! Excess – If you're a member of the Self-Storage association (SSA) or the Association of Removers or the National Guild of Removers there is no excess to pay in the event of a claim but you will pay an excess of £250 of any claim if your remover is NOT a member of any listed above.
- ! Items individually or collectively valued in excess of £1,500 is the maximum amount that insurers will pay for any individual or collection of items or group of items lost or damaged which have not been specifically declared on the application form.



Where am I covered?

- ✓ The product provides cover for any transit to or from and whilst in store in a recognised approved self-storage facility within the United Kingdom.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
- Notification must be given as soon as possible in writing to insurer's representatives no later than 7 days after you were aware of any loss or damage which may give rise to a claim.
- Written notification of all the items subject to your claim must then be advised to insurer's representatives within 30 days from the date of reporting your loss.
- Full supporting information in respect of any loss or damage must be provided within 30 days after initial notification.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You need to pay for your policy in full at point of sale. Full payment can be made by credit card or debit card.



When does the cover start and end?

Your cover will start and end on the dates you specified, and are confirmed in your Order of Confirmation. This forms the terms of your policy.



How do I cancel the contract?

You can cancel the policy in writing by contacting Store and Insure via the email address on their website.

You cannot cancel this cover where:

- A valid claim has already been made or is intended to be made
- Any incident has occurred which is likely to give rise to a claim under the insurance.