

Summary of Insurance Cover

AnyVan covers all jobs under our 'Basic Level' cover insurance up to £50,000 (fire and theft). Whether you opt for our basic or premium level cover, these insurance conditions set out below will apply to all insurance arranged by us on your behalf. Please note that irrespective of whether or not you purchase this insurance, our liability for loss of or damage to your effects is limited by our trading Terms & Conditions which form part of our contract with you.

SUBJECT TO YOU GIVING US INSTRUCTIONS TO INSURE, we can arrange on your behalf insurance Underwritten 100% by certain Underwriters at Lloyds to cover physical loss or damage to your property within our "Open Cover" insurance arrangements as summarised below. You may inspect the policy at our office on request.

Unless previously agreed in writing or with the inclusion of our "Premium Level" cover, AnyVan's liability is fixed for all claims of loss or damage to goods and/or premises, due to our negligence or breach of Contract, at £40 per individual item.

Total sum insured

As declared to us on the acceptance form/job sheet.

Insured perils

Basic Level. Coverage for Fire, Lightning, Aircraft, Explosion and Theft subject to an accurate description on the AnyVan website, and if appropriate, an itemised valued list of contents of each carton or package supplied by the owner prior to commencement of removal/ collection, transit and delivery.

Premium Level. All Risk cover of physical loss or damage in transit or in store. However, for items packed by the owner or third party, cover excludes breakage, scratching, denting, chipping, staining and tearing unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance. Also excluded are claims for missing items, cartons or packages lacking an itemised valued list of contents supplied by the owner prior to commencement of transit.

Territorial limits

United Kingdom, Northern Ireland, The Channel Islands, The Isle of Man, member States of the European Union, Scandinavia & Switzerland.

Under-insurance

It is a condition of the insurance that the sum insured represents the full total value of your effects. If you fail to declare the full replacement value of your effects, in the event of a claim you will only be entitled to recover from Insurers the proportion of the loss as the declared value bears to the total replacement value of your property.

Basis of claims settlement

The settlement of any claim shall be by replacement, repair and/or compensation, taking into consideration at underwriters option the age, quality, degree of use and consequent market value. This policy is not "new for old".

Documents. Where any claim includes loss of or damage to documents the basis of settlement shall relate to the reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

Policy excess

Insurers will not pay the first £50 of each customer's claim.

Pairs & sets clause

Where any items are part of a pair or set Insurers shall only pay for the actual items which are lost or damaged. No payment will be made by Insurers for any items which are part of a pair or of a set and which are not lost or damaged.

Misrepresentations

It is your responsibility to take reasonable care not to make misrepresentations to insurers. This requirement includes (but is not limited to) a requirement to disclose to us if you are unable to comply with any term of this document and/or any term in our trading conditions.

This insurance may be voidable in the event of your deliberate or reckless or careless misrepresentation that, without the misrepresentation, the insurer would not have entered into the contract at all or would have done so only with different terms.

Time limit for claims notification

All claims must be notified to AnyVan, whether unpacked or not, within 7 days of delivery of the property - or in the case of non-delivery; 7 days from when the property would normally be delivered unless a time extension is requested by you and agreed by us in writing.

If your goods become lost or damaged and you wish to make an insurance claim, please notify us in writing.

Customer service

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you feel you have not been offered a first class service, please let us know by writing to us. We will do our best to resolve the problem. You may alternatively, contact the Insurance Administrator: Reason Global Insurance, 4th Floor, Lyndean House, 43-46 Queens Road, Brighton, BN1 3XB

If you are unable to resolve the situation and wish to make a complaint you can refer it to the Complaints Department at Lloyds who may, in certain circumstances be able to review the matter.

Complaints Department
Lloyds
One Lime Street
London
EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

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In the event that the Complaints Department is unable to resolve your complaint it may in certain circumstances be possible for you to refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service at:
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel No: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme. Lloyds is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we cannot meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk

Exclusions

No cover is provided for the following

1. Jewellery, Watches, Precious Stones, Money, Coins, Bullion, Deeds, Bonds, Securities and Stamps of all kinds except whilst in store in a locked safe or strong room.
2. Furs, perfumery, tobacco, cigars, cigarettes, wines, mobile phones and spirits. It is agreed, however, that cover will be provided for these items where they are part of a household or office removal or storage contract subject to a limit of £10,000 any one customer, any one job.
3. Livestock, Explosives, Flammables
4. Any other goods which you are not permitted to submit for removal and/or storage under the terms of our trading conditions.
5. Loss or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), inherent vice or latent defect.
6. Loss or damage caused by moth, insect or vermin unless from an external cause.
7. Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Remover.
8. Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an external cause, or following fire, flood, collision or overturning of road vehicles or other conveyances.
9. Loss of data records other than cost of blank data carrying materials.
10. Any consequence of War, Invasion, Act of Foreign Enemy Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This exclusion shall not apply to overseas removals whilst the Customers' property is waterborne.
11. Loss or damage in respect of goods in storage caused by or resulting from Acts of Terrorism or any person(s) acting from a political motive. This exclusion shall not apply to storage in the ordinary course of transit as more fully set out in the Termination of Transit Clause (Terrorism).
12. Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage arising from an Insured Peril.
13. Loss or damage or liability or expense directly or indirectly caused by or contributed to, by, or arising from :-

Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component thereof.

Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

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.
14. Loss or damage or expense directly, or indirectly, caused by or contributed to, by or arising from :-

Any chemical, biological or electromagnetic weapon.

The use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or other electronic system.
15. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
16. If at the time of loss there is other insurance in force this insurance shall only respond to the extent that losses are not recoverable under the other insurance.