

## Insurance Product Information Document

Company: Chaucer Insurance Company DAC UK Branch trading as Lonham  
 Registered in the UK and operating from offices at: The Maltings, Princes Street, Ipswich, Suffolk, IP1 1SB

This Insurance Product Information Document is only intended to provide a summary of main coverage and exclusions; it does not contain the full policy terms and conditions. Complete pre-contractual information on the product is provided via the Basil E. Fry & Co "Portcullis Platform".

What is this type of cover?

Cargo Insurance for the movement of Household Goods and Personal Effects for military personnel customers, arranged via the "Portcullis Platform" operated by Basil E. Fry & Co for shipments / transits incepting between 00:00 hours on 01/06/2023 to 31/05/2024.



### What is covered?

- ✔ Loss, destruction or damage to household goods, personal effects &/or motor vehicles other than items and causes specifically excluded or restricted hereon.
- ✔ Cover is provided up to the sum specified by the Customer but in any event not exceeding the sum of: GBP 100,000.00 any one Customer, unless referred to Underwriters for approval, terms and conditions prior to the removal commencing.
- ✔ The settlement of any claim shall be by replacement, repair and/or compensation at Insurers' option. Insurers will take into consideration the age, quality, degree of use and consequent market value of the items when calculating settlement.
- ✔ In respect of documents, the basis of claims settlement shall be limited to the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution but excluding the value of the information contained thereon.
- ✔ Extra expenses reasonably incurred for the removal and disposal of debris of the subject-matter insured or part thereof, by reason of damage thereto caused by an insured risk but not exceeding more than 10% of the proportionate insured value of the damaged subject-matter removed.
- ✔ General Average and Salvage Charges, adjusted or determined according to the contract of carriage and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those specifically excluded.



### What is not covered?

- ✘ You shall not be entitled to the first GBP 150.00 of any claim (the Excess).
  - ✘ Transits involving Barge movements.
  - ✘ Jewellery, watches, precious stones, precious metals, money, coins, bullion, deeds, bonds, securities and stamps of all kinds.
  - ✘ Livestock.
  - ✘ Furs, perfumery, tobacco products, wines, spirits and the like, mobile phones and explosives.
  - ✘ Loss of data records other than cost of blank data carrying materials.
  - ✘ Weapons, arms, ammunition, explosives and the parts, associated accessories, materials, ingredients of all kinds.
  - ✘ Loss or damage caused by wear, tear, rust, gradual deterioration, inherent vice and latent defect.
  - ✘ Loss, damage or expense attributable to your fraudulent, criminal, wilful or malicious acts or omissions.
  - ✘ Loss or damage caused by mildew, mould, extremes of temperature or other atmospheric conditions.
  - ✘ Loss or damage caused by moth, insect and vermin unless from an external cause.
  - ✘ Loss or damage caused by ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property removed and/or stored.
  - ✘ Loss or damage caused by leakage of liquid from any receptacle or container unless packed by the Remover.
  - ✘ Loss of structural integrity of furniture constructed of particle board resulting from crumbling of the board.
  - ✘ 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 vehicle or other conveyance.
  - ✘ Claims for consequential loss, loss of market or delay of any kind or description.
  - ✘ Damage resulting from goods being moved under your instructions against the Removers advice.
  - ✘ Loss or damage from or liability or expense directly or indirectly caused by or contributed to, by, or arising from Radioactive Contamination, Biological, Bio-Chemical and Electromagnetic Weapons.
  - ✘ Loss or destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  - ✘ Loss, damage, expense or liability of whatever nature arising out of or in any way connected with Cyber Attack whether directly or indirectly.
  - ✘ Loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to, by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
  - ✘ Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts 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.
  - ✘ 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.
- In respect of Owner Packed Effects:**
- ✘ Breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks, suitcases and the like unless reasonably attributed to physical damage to such items from collision or overturning of road vehicle or other conveyances.
  - ✘ Claims for missing items unless a valued list of contents has been provided prior to the commencement of the transit. In the event of loss of an entire carton where the contents have not previously been listed and disclosed, any claim shall be limited to a sum not exceeding the value of the contents of the carton or GBP100.00 per carton, whichever is the lesser.
- In respect of Motor Vehicles and Boats:**
- ✘ Scratching, bruising, denting, marring and subsequent cost of repainting, rust, oxidation and discolouration unless a pre-shipment condition report is completed prior to shipment
  - ✘ Risks whilst under own power except whilst loading to/from the shipping container or carrying conveyance.
  - ✘ Theft of accessories, personal effects and tool kits but including loss of accessories if factory fitted.
- In respect of Debris Removal**
- ✘ Any expenses incurred in consequence of or to prevent or mitigate pollution or contamination, or any threat or liability thereof.
  - ✘ The cost of removal of cargo from any vessel or craft.



## Are there any restrictions on cover?

- ! It is warranted that a full valued inventory is completed and returned prior to the shipment commencing.
- ! For the purposes of general average contributions and salvage charges recoverable hereunder the subject matter insured shall be deemed to be insured for its full contributory value.
- ! **Non Contribution Clause:**  
If at the time of loss there is other insurance in force this cover shall only respond to the extent that losses are not recoverable under the other insurance.
- ! **Pairs and Sets Clause:**  
Where any items are part of a pair or set, cover is only provided for the actual parts which are lost or damaged. No payment will be made for articles that are not lost or damaged.
- ! **Depreciation Clause:**  
Cover is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair.
- ! **Average Clause:**  
If the value of the property covered at the time of loss is collectively greater than the sum declared, then you shall be considered as being your own Insurer for the difference and you will only be entitled to be paid for that proportion of the loss which the value declared bears to the actual value of the property removed and/or stored.
- ! **Motor Vehicles and Boats:**  
Cover ceases once the motor vehicle or boat is discharged from the shipping company's care, custody or control unless the vehicle or boat remains in a shipping container to the final destination agreed, or the vehicle or boat is conveyed by a commercial carrier to the final destination agreed.



## Where am I covered?

- ✓ Territories covered: Worldwide but shipments to, from or between the following countries/regions have to be referred to Underwriters for their approval, terms and conditions, prior to shipment:  
Afghanistan, Belarus, Bougainville, Burundi, Chechnya Republic of, Cote D'Ivoire (Ivory Coast), Cuba, Democratic Republic Congo (Zaire), Eritrea, Iran, Iraq, Liberia, Nigeria, North Korea, Russian Federation, Sierra Leone, Somalia, Sudan, Syria and Ukraine



## What are my obligations?

- Read the terms and conditions of the insurance carefully.
- Provide honest and accurate information, to the best of your knowledge.
- Complete a full valued inventory prior to shipment.
- The Removal must be undertaken by the Remover named on the Certificate (and/or their sub-contractors and/or their agent(s))
- You must declare the value of your goods for their current used value, taking into account their condition and age. It is essential that you do not under value your goods as the settlement of any claim may be reduced.
- In respect of Owner Packed Effects and/or Overseas movements, a valued list of contents of each carton is required.
- In the event of a claim:  
Claims must be notified to Insurers and/or their Agents within 30 days after delivery of the property whether unpacked or not or in the case of non-delivery: within 7 days from when the property would normally be delivered.  
Do not repair or replace any damaged or missing property without the prior arrangement and agreement of Insurers.



## When and how do I pay?

- You are required to pay the premium before you may benefit from any cover. You will be required to submit payment via the Portcullis Platform before cover will be confirmed.



## When does the cover start and end?

**Removal / transit risks:** This cover is only to pay for loss or damage where the removal / transit commenced during the period identified hereon.

**Storage risks:** This cover is only to pay for loss or damage discovered during the period identified hereon.

- Cover will commence from time the property is professionally packed and/or uplifted from the residence of the Customer for the commencement of the transit and continues until the property is professionally delivered to the final destination, in accordance with the terms of the contract between the Remover and the Customer. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 7 days of delivery.
- Cover includes the loading and unloading of Customers' vehicles whilst being driven under their own power on to and off the removers transporting vehicle.
- Cover includes transits during the period of storage between the premises of Carpet Cleaners, Repairers and/or Restorers and the storage locations.



## How do I cancel the contract?

- You have a statutory right to cancel the cover within 14 days from the date of concluding the contract, but once the goods have been collected for transit / shipment you will not be entitled to any refund of premium.
- If you wish to cancel the cover you must notify Basil E. Fry & Co immediately using the following contact details:  
Tel: +44 (0) 1372 385 985  
Email: [broking@basilfray.co.uk](mailto:broking@basilfray.co.uk)  
Via post: Swan House, Swan Centre, Leatherhead, Surrey, KT22 8AH