

REMOVALS & STORAGE SUMMARY OF INSURANCE COVER

If you purchase the insurance arranged by us on your behalf for loss of or damage to your effects the insurance conditions set out below will apply. 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 conditions which form part of our contract with you.

TOTAL SUM INSURED

As declared to us on the acceptance form. Unless confirmed in writing by us prior to the move the sum insured shall not exceed:

Household Removals & Storage: €310.000 any one customer

Office/Commercial Removals: €310.000 any one vehicle load

The sum insured can be increased on payment of an additional premium up to a maximum of €310.000 any one customer or vehicle load.

INSURED PERILS

All Risks of physical loss or damage in transit or store anywhere in the United Kingdom, Northern Ireland, The Channel Islands, The Isle of Man, member States of the European Union, Scandinavia & Switzerland.

For Self Storage cover is restricted to fire, lightning, explosion, storm, flood, burst pipes, theft accompanied by forcible and violent entry or exit, riot, strike, civil commotion, malicious damage, impact by vehicles.

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 at Insurer's option. In the event of the total loss or destruction of any item insured under this Insurance, the basis of settlement shall take into consideration the age, quality, degree of use and consequent market value of any such lost or damaged item(s). The settlement will be on an indemnity basis and 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.

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.

OWNER PACKED EFFECTS

Cover on an "all risks basis" but excluding breakage, scratching, denting, chipping, staining and tearing of owner packed effects unless directly caused by fire, stranding, sinking or collision of vessel or collision or overturn of transporting land conveyance. Also excluding claims for missing items of owner packed cartons or packages unless an itemised valued list of contents of each carton or package is supplied by the owner prior to commencement of transit.

DUTY OF DISCLOSURE

It is your responsibility to ensure that all material facts have been disclosed to Insurers i.e. any facts which may affect Insurers' view of the risk. If you are unsure of whether a fact which has not been detailed needs to be disclosed, it is recommended that details are provided to Insurers for consideration. Please also ensure that all the information provided by you are correct as these details will form the basis of the insurance contract between you and Insurers. If your circumstances change between the date you purchase the policy and the date when you require the policy to commence, please tell us. Incorrect information or failure to disclose all material facts could invalidate all or part of the cover and result in a claim being declined.

TIME LIMIT FOR CLAIMS NOTIFICATION

All claims must be notified to the remover 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.

CLAIMS PROCEDURE

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

LAW & JURISDICTION

The parties are free to choose the law and jurisdiction applicable to this insurance contract. Unless specifically agreed to the contrary, this Insurance shall be subject to Ireland law and the exclusive jurisdiction of the Courts of Ireland.

CUSTOMER SERVICE

If you feel you have not been offered a first class service please writes and tell us and we will do our best to resolve the problem.

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

Complaints Department
ACCS
5 Rue Bourdaloue
75009 Paris, France
Tel: +33 1 78 09 70 10
Fax: +33 1 70 08 76 88
Email: contact@accs.fr

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, spirits and explosives. It is agreed, however, that cover will be provided for these items where they are part of a household or office removal.
- (3) Livestock
- (4) Loss or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), inherent vice or latent defect.
- (5) Loss or damage caused by moth, insect or vermin unless from an external cause.
- (6) Loss or damage caused by leakage of liquid from a receptacle or container unless packed by the Remover.
- (7) 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.
- (8) Loss of data records other than cost of blank data carrying materials.

- (9) 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.
- (10) 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).
- (11) Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage arising from an Insured Peril
- (12) 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.
- (13) 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.
- (14) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

MOVEONLINE

Application for All Risks Transit Insurance

Insured – name: (our ref: _____)	Date packed _____	Owner packed _____	Professionally packed _____
Loading address: _____	Destination address: _____		

Instructions: Declare the replacement cost at destination of all items in your shipment or submit your own listing of items and their replacement cost.
Important: Items not declared and valued are not insured. **Re. sections E, F, G, H and I** Please describe each item - using supplementary sheets if necessary - giving individual values and details of any sets.

No		No of items	Replacement cost	No		No of items	Replacement cost	No		No of items	Replacement cost	
A Living room			E China			L B/room-main						
1	Sofa(s)			1				1	Bed(s)			
2	Chairs/Chests			2				2	Chair(s)			
3	Lamps & shades			3				3	Bedside tables			
4	Table(s)			4				4	Dressing tables			
5	Radio(s)			5				5	Chest/ Drawers			
6	Stereo			6				6	Mirror(s)			
7	TV(s)			F Glassware			7	Rugs				
8	Rugs/carpets			1				8	Lamps			
9	Curtains			2				9	Curtains			
10	Pianos			3				10	Bookcases			
11	Bookcase			4				11	Wardrobe			
12	Desks			5				12				
14	Pictures			6				M B/room-others				
15	VCR			G Silver			1	Bed(s)				
16	CD player			1				2	Chair(s)			
17				2				3	Bedside tables			
B Dining room						3		4	Dressing tables			
1	Table(s)			4				5	Chest/Drawers			
2	Chair(s)			5				6	Mirror(s)			
3	China closet			H Ornaments			7	Rugs				
4	Sideboard			1				8	Lamps			
5	Serving table			2				9	Curtains			
6	Lamps			3				10	Bookcases			
7	Rugs/carpets			4				11	Wardrobes			
8	Curtains			5				12				
9	Mirrors			6				N Garage				
10	Linen			I Antiques			1	Workbench				
11	Paintings			1				2	Tool box			
12				2				3	Hand tools			
C Study/Den						3		4	Power tools			
1	Chair(s)			4				5	Lawnmower			
2	Curtains			5				6	Garden tools			
3	Sofa			6				7	Furniture			
4	Table(s)			J Sports equip.			8	Luggage/trunk				
5	Lamps			1				9	Washing mch.			
6	Rugs			2				10	Ironing board			
7	Desk			3				11	Clothes dryer			
8	Bookcase(s)			4				12				
9	Pictures			5				O Bathrooms				
10				6				1	Rugs			
D Kitchen						K Linen/clothing			2	Toiletries		
1	Table(s)			1	Coats/jackets			3	Medical supp.			
2	Chair(s)			2	Suit(s)			4	Towels			
3	Electrical app.			3	Dresses			5	Clothes basket			
4	Cabinets			4	Sports clothing			6	Cabinets			
5	Linen			5	Trousers			7	Mirrors			
6	Dishwasher			6	Sweaters			8	Hair dryer			
7	Oven/range			7	Blouses			9				
8	Microwave			8	Skirts			P Miscellaneous				
9	Dishes			9	Sleepwear			1	Typewriter			
10	Utensils			10	Shoes			2	Clocks			
11	Pots & pans			11	Boots			3	Baskets			
12	Bowls/trays			12	Hoisery/socks			4	Plant holders			
13	Refrigerator			13	Ties/scarves			5	Toys & games			
14	Freezer			14	Underwear			6	Food			
15	Dustbin			15	Lingerie			7	Liquor/wine			
16	Vacuum cleaner			17	Sheets			8	Computer			
17				18				9	Printer			

No		No of items	Replacement cost	No		No items	Replacement cost	No		No of items	Replacement cost
P	Misc. (cont)			Q	Any other items			Q	Continued		
1	Computer supp.			1				13			
2	Sewing mch.			2				14			
3	Sewing supp.			3				15			
4	Cameras/lens			4				16			
5	Projectors			5				17			
6	Fire irons			6				18			
7	Bicycles			7				19			
8	Books			8				20			
9	Records			9				21			
10	Tapes			10				22			
11	CDs			11				23			
12	Games			12				24			

1. Total Household Goods Insured value: € _____	2. Automobile Year make Serial No. Insured value: Non factory installed auto accessories must be separately listed and valued	3. Insurance to cover shipping and carriage charges. € _____	Grand Total - Insured value = Totals of sections 1, 2, & 3 € _____
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Other information:

Declaration of the Proposer

- I/We also declare that the amounts shown are the full replacement values of the goods at destination.
- I/We confirm that I/We have declared all items that I/We wish to insure with all details requested.
- I/We have listed separately all items of above average value and provided a detailed list of all owner packed items.

Signature _____ Date _____