

TYPE OF COVER

Loss or damage against fire for goods stored within the United Kingdom



WHAT IS INSURED?

Household goods, furniture, personal effects, motor vehicles/boats/caravans, antiques or objects of art, packed by the removal company excluding items specifically listed under the terms of the policy and in this document which Baxendale will not insure.



WHAT IS NOT INSURED?

Jewellery, watches, smart watches, sunglasses, precious stones, Money, coins, bullion, deeds, bonds, securities or stamp or medal collections or similar, furs, perfumes, tobacco, cigars, cigarettes, beer wine or spirits, foodstuffs, medicines, drugs, perishable or corrosive goods, paints, pressurised containers, explosives, firearms, flammables', flat pack furniture, pornography, any illegally held item(s) livestock, animals, plants, human or animal remains or ashes, mobile phones or tablets, memory sticks SD cards, information contained in any document, loss of use, loss of production, loss of amenity, loss of enjoyment or any other indirect or consequential loss. See policy wording for full list.

Goods that are not packed by the removal company (Owner packed goods)

Loss or damage caused by excluded risks.

Goods which are not subject to the removal services.



ARE THERE ANY RESTRICTIONS ON COVER?

Sum insured

Baxendale's liability to you will not exceed the total amount you have insured your goods for.

High value items

Any item or set valued over £500 must be declared separately in the schedule and the value stated. Items or sets not declared will be deemed to have a value not greater than £500.

Pairs sets and suite

Where an item is part of a pair or set, the policy will only pay for the actual part(s) that is lost or damaged. No payment will be made for articles that are not lost or damaged.

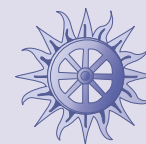
Claims notification

Claims must be made in writing, which includes e-mail, to the removal company in first instance within **7 days** of the fire



WHERE AM I COVERED?

Cover is provided only within the United Kingdom.



WHAT ARE MY OBLIGATIONS?

You must;

- Disclose to the removal company/Baxendale if you are unable to comply with any term of the policy.
- Insure your goods for full replacement value.
- Not deliberately, recklessly or carelessly make any misrepresentation that, without the misrepresentation, Baxendale would not have entered into the contract at all or would have done so only with different terms;
- Ensure all statements you make in regard to the claim form are full, true, and, accurate;
- Disclose to Baxendale any material changes;
- Mitigate any loss;
- Report the loss or damage within **7 days** in writing to your removal company Move Manager;
- Provide such information as may be reasonably requested to allow your claim to be processed. Delay in providing such information may delay the settlement of the claim or result in the claim being rejected.



WHEN DOES THE COVER START AND END?

From the time the goods come into store until they are goods removed from store.



HOW DO I CANCEL THE CONTRACT?

You have up to **14 days** “cooling off period” from the date you first received the guide to Fire Insurance and/ or this summary and before the services commence. To cancel the contract you must notify the removal company in writing **before** the services commence.

Fire cover can be cancelled at any time during the period of storage on written notice. From the point of cancellation the goods will no longer be covered against the risk of fire.



WHEN AND HOW DO I PAY?

The premium will be invoiced in advance of the start of the services. Where storage is required the insurance premium will be invoiced at the same time as the storage charges.

Please note this summary does not contain the full terms of conditions of the insurance contract. Full terms can be found in the guide to Fire Insurance