



- LOCAL, NATIONAL & WORLDWIDE REMOVERS
- CONTAINERISED STORAGE
- SELF-STORAGE & ARCHIVE STORAGE
- HOUSE & CONTRACT FURNISHERS

BLACKS OF BRECHIN, UNIT 9, BRECHIN BUSINESS PARK, WEST ROAD, BRECHIN, ANGUS DD9 6RJ.
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Summary of Cover – New For Old Basis

Arranged through:-
Towergate Partnership Ltd

Insurer:-
CNA Insurance Co Ltd

Cover

Accidental Loss or destruction of or damage to customers' property whilst in transit anywhere within the European Union, Norway or Switzerland.

Basis of Claims Settlement

We have shown below how we settle your claims where loss or damage is insured under this Policy. If you suffer loss or damage to any of your effects, we will decide to either :

- * Repair,
- * Pay the cost of repairing,
- * Replace as new,
- * Pay the cost of replacing as new,
- * Make a cash payment for the lost or damaged item or items

If we make a cash payment, this will not be more than the cost to us of replacing or repairing the lost or damaged item or items as new. We may take off an amount for wear and tear for items of clothing and household linen and we may proportionately reduce any payment we make if the Sum Insured is less than the full replacement value of all of your contents. We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or is one of a number of items of a similar nature, colour or design.

Limit of Liability

Our liability for any one claim for loss, destruction or damage under this Section shall not exceed the Sum Insured less any Excess indicated in this Policy, the Schedule and Endorsements.

Exceptions

This cover excludes:

1. Loss or damage due to vermin, insects, mildew, rust, wear and tear, deterioration or changes brought about by natural causes, inherent vice, latent defect or the leakage of liquid from any receptacle or container.
2. Depreciation whether due to loss or damage or any other cause.
3. Delay, loss of market or other consequential loss of any kind.
4. Specified Property
 - a. cash, bank and currency notes, cheques, coins, stamps, securities for money or other negotiable instruments.
 - b. jewellery, watches, precious metals, precious stones or articles composed of any of them, furs or livestock unless specifically mentioned as insured by this cover.
 - c. furs, perfumery, wines, spirits, tobacco, cigars, cigarettes, foodstuffs, plants, perishable goods, or any kind of explosives.
 - d. replacement of or work on any undamaged or remaining items solely because they form part of a set, suite group or collection of articles of similar nature, colour, pattern or design.
 - e. Loss or damage to data records other than the cost of equivalent blank data materials.
5. Mechanical or electrical derangement unless caused by external physical damage, fire, flood, collision or overturning of the conveying vehicle.
6. In respect of Overseas removals only, breakage, scratching, denting, chipping, staining or tearing of owner packed property unless caused by fire, stranding, sinking, collision or overturning of the vessel or conveyance, missing items from owner packed receptacles unless itemised and a valued list of contents supplied to the remover prior to the transit.
7. Breakage of owner packed property unless the box or container shows signs of external damage.
8. Loss or damage arising from detention, confiscation, destruction or requisition by Customs House or other officials or Authorities or by seizure or sale under any process of Law.
9. Radioactive contamination War and Kindred Risks (except whilst the property is waterborne) or Sonic Bangs or loss or damage caused by Riot or Civil Commotion in Northern Ireland or the Republic of Ireland.

10.All benefit under the policy shall be forfeited if any claim is in any respect fraudulent or fraudulent means are used by the insured or anyone acting on their behalf to obtain any benefit under the policy.

11.The Insured shall be responsible for the first £25 of each and every claim.

12.Any potential claim must be advised to the responsible remover, and confirmed in writing, within 7 days of the completion of the removal.

13.Law Applicable to Contract.

The parties to a contract of insurance covering a risk situated in the U.K. are allowed to choose the law applicable to the contract. In the absence of agreement to the contrary, the law applicable to this contract will be that of the country where the policyholder is usually resident where this is within the UK, the Channel Islands or the Isle of Man, otherwise English Law will apply.

14.Furniture defined as 'System or Kit' where alleged damage results from dismantling or re-assembly.

If you should have an enquiry or any cause for dissatisfaction that your Remover is unable to satisfactorily answer or resolve you should contact the Broker Towergate Partnership.