



INTERNATIONAL REMOVALS STORAGE & SHIPPING

DELAHAYE MOVING

DEMENAGEMENTS INTERNATIONAUX ET GARDE-MEUBLES

Insurance

Effected through
WILLIS TRANSPORTATION RISKS LTD
Eagle House, Ram Passage
Kingston Upon Thames
Surrey KT1 1UG

TRANSIT AND WAREHOUSING

Insurance Policy

PROPOSAL AND CONFIRMATION CERTIFICATE

PREPARED FOR:

DELAHAYE MOVING

... carefully

LONDON OFFICE:
27 Wates Way, Mitcham
Surrey CR4 4HR
England
Tel: 020 8687 0400
Fax: 020 8687 0404
E-Mail: mail@delahayemoving.co.uk

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165, route de Bezons
78420 Carrieres-Sur-Seine
France
Tel: 01 39 13 46 82
Fax: 01 39 13 48 55
E-Mail: mail@delahayemoving.co.uk

SUMMARY OF COVER AND CONDITIONS

This insurance is effected with Underwriters and provides protection against 'All risks' of loss or damage as per the Institute Cargo Clauses including war, riots, strikes and civil commotions as per the Institute Clauses.

Cover will continue during the normal course of transit from the time the goods are taken up at the address from which the goods are to be moved until set down at the final address.

Duration of cover – United Kingdom, Continent of Europe, Ireland and Channel Islands.

The Insurance will also be subject to the following Clauses:

1. **AVERAGE CLAUSE**

If the property covered thereby shall at the time of loss be collectively of greater value than such sum insured, then the Assured shall be considered as being his own insurer for the difference, and shall bear a proportionate share of the loss.

2. **PAIRS AND SETS CLAUSE**

Where any Insured Items are part of a pair or set, Insurers will only pay for the actual parts which are lost or damaged. No payment will be made for articles that are not damaged.

3. **DEPRECIATION**

Underwriters liability is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent thereon.

4. **MECHANICAL AND ELECTRICAL DERANGEMENT**

Excluding loss of or damage to mechanical, electrical or electronic derangement unless insured item is otherwise damaged.

5. **CONTRIBUTION CLAUSE**

Excluding any loss or damage covered in whole or part by any other Policy of Indemnity by whomsoever affected, except in respect of any excess over the sum recoverable or which but for the existence of the above mentioned insurance, placed with Underwriters would be recoverable under such other Policy or Indemnity.

6. **CLIMATIC CONDITIONS CLAUSE** (as regards Musical Instruments)

Excluding loss or damage by climatic or atmospheric conditions or extremes of temperature.

7. **OWNER PACKED EFFECTS**

EXCLUDING BREAKAGES, SCRATCHING, DENTING, CHIPPING, STAINING AND TEARING OF OWNER PACKED EFFECTS, INCLUDING TRUNKS, SUITCASES AND THE LIKE. ALSO EXCLUDING CLAIMS FOR MISSING ITEMS UNLESS A VALUED LIST OF CONTENTS IS SUPPLIED BY THE OWNER TO THE REMOVER PRIOR TO COMMENCEMENT OF TRANSIT

8. **GENERAL EXCLUSIONS**

- a) Excluding loss of or damage to Jewellery, Watches, Precious Stones, Money, Deeds, Bonds, Securities, Stamps of all kinds. Except whilst in store on locked safe(s) or strongroom(s).
- b) Loss and/or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), moth and/or vermin.
- c) Livestock, furs, perfumery, tobacco, cigars, cigarettes, wines, spirits and the like, explosives, except whilst carried or stored in the course of a household or office removal.
- d) Consequential loss of any kind or description unless the Contractor is legally liable.

9. Excluding any consequence whether direct or indirect caused by or arising from ionising radiations or contamination by radioactivity or the radioactive toxic explosive or other hazardous properties as defined in the Radioactive and Explosive Nuclear Assemblies Exclusion Clause and loss, destruction or damage caused by Aircraft or Aerial devices travelling at sonic/supersonic speeds.

10. **CLAIMS**

In the event of loss or damage which may result in a claim exceeding f300 (or equivalent in other currencies) under this Insurance, immediate notice should be given to the Agent at the port or place where the loss or damage is discovered in order that he may examine the goods and issue a survey report. Claims of £300 (or equivalent in any other currencies) and under to be settled without Agents Report but full details together with documentary evidence of repair and/or replacement estimate to be sent to the brokers or the contractors.

Survey fee is customarily paid by claimant and included in valid claim against Underwriters.

Please complete the forms and return the yellow sheet to **DELAHAYE MOVING**

Underwriters agree losses, if any, shall be payable to the order of..... on surrender of this Certificate.

Failure to disclose information which is likely to influence Underwriters in the acceptance of the risk may prejudice your position in the event of claim. If in doubt as to whether any facts are material you should disclose them.