

Frequently Asked Questions

What value should the goods be insured for?
<i>The value should represent, as far as possible the total replacement cost as new at destination of all your belongings you are shipping.</i>
What happens if I value the goods incorrectly?
<i>Average may apply. Average means that all claims, not just total losses may be proportionally reduced by the amount of under-insurance.</i>
Do I need to list all my goods individually?
<i>No. These can be grouped into the categories listed on the proposal form. Alternatively, if you already have an itemised list of goods with values this can be attached to the form and just the grand total in the form completed.</i>
Is there a single article limit?
<i>No. However insurers do require items with an individual value over £500 listing and may take this into consideration in their rating if there is a high proportion of fragile items or high proportion of high value items.</i>
Can I insure the goods for total loss only?
<i>We do not arrange cover on this basis for 2 reason:</i>
<i>1) the cover is very restrictive and we believe inadequate. Total loss cover would literally only cover a total loss of all goods, for example, the vessel sinking and no goods being recovered. A fire, where some goods were recovered, is not classed as a total loss.</i>
<i>2) We believe our premium for 'all risks' cover is very competitive.</i>
Do I need to insure all my belongings?
<i>Yes unless they have no commercial value.</i>
Is packing and unpacking covered?
<i>No, most people unpack their own goods and are covered by their household insurance should they have accidental damage cover. Likewise whilst being packed whether professionally or not a household policy should pick this cover up. Once packed and being moved out of the home they are classed as in transit and covered by our policy.</i>
When is storage charged for?
<i>Storage in the ordinary course of transit is automatically covered, for example, whilst waiting to be moved from quay to final destination. If you need to delay delivery or sending until a later date then a charge needs to be made for storage.</i>
What is the excess?
<i>This is the amount which you will have to contribute towards any claim. It applies once to the claim and not per item. The excess is £100 or 1% of the total value of the consignment whichever is the greater. Subject to a maximum of £250.</i>
What are shipping costs?
<i>This is the cost charged for transit of your belongings. It is not compulsory to include and would cover the cost of reshipping goods from the UK, for example, if it were not possible to source them within the country of your final destination.</i>
Does cover include loss or damage due to Mildew or Mould?
<i>Yes, if occurring during the insured transit or insured storage.</i>

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Does cover include Electrical, Electronic or Mechanical Derangement?

No. For clarity this is only failure of an electrical item to work where there are no signs of an external cause resulting in the failure. For example, a television which does not work at destination. If it did not work because of some external cause, e.g. being dropped whilst being unloaded, this would be covered.

How long do I have to notify a claim?

You should notify us immediately you are aware of damage. Goods should be inspected as soon as practically possible to check for any damages or losses.

Can cover be provided for motor vehicles or tools of trade?

Yes. Additional information is required. Please contact us for further details.

When does cover apply?

Cover applies from when the goods are collected until they arrive at their final destination.

Can cover be provided after the goods have left my home or are in storage?

No. .