

## Summary of Cover

<b>Insurer:</b>	Manchester Marine Underwriters Ltd on behalf of Kiln Syndicate 510 Lloyds.
<b>Cover:</b>	Cover is in force from once the goods are packed to arrival at their final destination including storage in the ordinary course of transit in accordance with Institute Cargo Clauses (A). This represents the widest form of protection and provides all risks cover against physical loss or damage to the goods, including both total and partial losses.
<b>Excess:</b>	1% of the insured value subject to a minimum of £100 but maximum of £250.
<b>Extensions:</b>	<ul style="list-style-type: none"> <li>• Pairs and Sets – cover includes any special value which such article or articles may have as part of a pair or set</li> <li>• Mildew or Mould</li> </ul>
<b>Significant or Unusual Exclusions:</b>	<ul style="list-style-type: none"> <li>• Owner Packed Effect. For owner packed goods breakages are excluded for china, glass, curios, pictures, musical instruments or fragile articles.</li> <li>• Excluding electrical or mechanical derangement (please see FAQ's for further details).</li> <li>• Excluded Goods - cash, jewellery, watches, passports, tickets (please see application form for a full list).</li> <li>• Goods should be insured for their full replacement value in the country of destination to prevent average applying in the event of a claim. Average means all claims, not just total losses, would be proportionately reduced in the event of a claim.</li> </ul>