



Overseas Removal Insurance Policy Summary and KEY FACTS

for A Letton Percival & Co Ltd (as agents)

This is only a summary of the insurance policy and does not contain the full terms and conditions of the cover, which can be found in the **Policy Wording, Confirmation of Insurance, Household Goods and Personal Effects Application Form, Inventory and Motor Vehicle in Transit Application** (where applicable). It is important that **You** read the policy documents carefully when **You** receive them.

Who is the Insurer?

This insurance is provided by Tokio Marine Kiln Insurance Limited. Tokio Marine Kiln Insurance Limited is authorised and regulated by the Financial Conduct Authority and their details may be checked on the Financial Services Register at www.fca.org.uk/register.

Type and Period of Cover

This insurance covers **Your Household Goods and Personal Effects** for all risks of physical loss or damage during the ordinary course of transit from **Your** home in the country of origin to **Your** home or place of storage at final destination. The policy also covers temporary storage for a period up to 30 days from the time the goods leave **Your** home in the country of origin to their arrival at the port or airport of embarkation.

This insurance terminates upon the expiry of **90 days storage** after customs clearance prior to delivery to final destination, or upon the departure of the professional removal company at final destination, whichever happens first.

If **We** have also agreed to cover **Your Vehicle**, then this insurance covers such **Vehicle** for physical loss or damage caused by specified risks (see below) during the ordinary course of transit from the time of delivery of the **Vehicle** to the carrier at the place of loading in the country of origin until delivery to **You** or collection by **You** at final destination or place of storage. The policy also covers temporary storage for a period up to 30 days between the commencement of transit and the arrival of the **Vehicle** at the port or airport of embarkation.

The policy also covers physical loss of or damage to **Household Goods and Personal Effects** and **Vehicles** by **War Risks** from the time the property is loaded onto a vessel or aircraft until (no later than) 15 days after the carrying vessel or aircraft arrives at final destination.

Main Characteristics and Benefits

This insurance covers all risks of physical loss of or damage to **Your Household Goods and Personal Effects**, subject to the terms, conditions and exclusions of the policy, which are summarised below (please note that this Key Facts document does not refer to all terms, conditions and exclusions that apply).

Cover includes damage to **Your Household Goods and Personal Effects** caused by mechanical and/or electrical and/or electronic derangement, mould and mildew, subject to the terms, conditions and exclusions of the policy.

If **We** have also agreed to cover **Your Vehicle**, then this insurance covers such **Vehicle** for physical loss or damage caused by the following specified risks only (subject to the terms, conditions and exclusions of the policy):

- fire or explosion
- carrying vessel being stranded, grounded, sunk or capsized
- overturning or derailment of carrying vehicle
- collision or contact of carrying vessel or conveyance with any external object other than water
- unloading of **Your Vehicle** at a port of distress
- earthquake, volcanic eruption or lightning
- jettison or washing overboard
- entry of sea, lake or river water into the carrying vessel, hold, conveyance, container or place of storage
- theft or non-delivery at final destination
- the total loss of the **Vehicle** caused by the **Vehicle** being dropped during loading on or unloading from the carrying vessel during an insured transit.

An excess does NOT apply to the **Vehicle** cover.

Basis of Valuation

Claims are paid on the following basis:

Type of Items	Basis of Valuation
Antiques and Artwork	The cost of repair in the country of destination, or in the event of replacement, the market value of the item in its condition at the commencement of the Insured Transit , which shall be determined by an independent valuer.
All other Household Goods and Personal Effects	The cost of repair, or in the event of replacement, the new replacement cost in the country of destination.
Vehicle	The cost of repair, or in the event of replacement, the market value of the Vehicle in the country of destination in its condition at the commencement of the Insured Transit .

Please note that **We** will NOT pay more than the **Insured Value** as set out in the **Inventory** and the **Motor Vehicle In Transit Insurance Application**.

Significant or Unusual Exclusions or Limitations

The policy will NOT cover:

- The **Excess** (where applicable);
- loss, damage or expense arising from ordinary leakage, ordinary loss in weight or volume, ordinary wear and tear, moth, vermin or gradual deterioration of **Your** goods;
- loss, damage or expense caused by the natural behaviour of the insured item (**Inherent Vice**) or the nature of **Your** goods, atmospheric or climatic conditions or extremes of temperature;
- loss, damage or expense caused by delay;
- loss, damage or expense caused by or arising from radioactive or other hazardous contamination or the use of any weapon or device employing biological, biochemical, electromagnetic, atomic or nuclear fission and/or fusion or other like reaction of radioactive force or matter;
- loss, damage or expense caused by the delay, confiscation or detention of **Your** property by customs or other government officials, agents or authorities;
- loss, damage or expense attributable to **Your** wilful misconduct;
- loss or damage to luggage, trunks or suitcases unless caused by fire, theft or the involvement of the carrying vehicle in an accident;
- loss or damage to **Collections, Documents, Jewellery, Money, Tools of Trade or Domestic Tools** exceeding £2,500 in total and/or £250 per item, pair and/or set (all as defined in the policy);
- **Depreciation** or loss of use;
- the cost of recovering or replacing computer data or applications or software;
- loss, damage, liability or expense caused by the use or operation of a computer, computer or electronic system, software, code or virus, to inflict harm;
- any claim that would expose insurers to a breach of any sanctions, laws or regulations;
- any dishonest claim.

Where goods are packed by you, the policy will not cover:

- loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of **Your** goods to withstand the ordinary incidents of the **Insured Transit**;
- loss or damage to fragile goods, including china, glass, earthenware, curios and pictures unless such loss or damage is caused by fire, theft or the involvement of the carrying vehicle in an accident.

Pairs and Sets

The policy does NOT cover the cost of replacing any undamaged item(s) which forms part of a **Set** (other than a **Pair**), **Suite** or other item comprising a group or collection of objects of a uniform nature, design or colour.

Under Insurance

If at the time of loss or damage the goods covered by this policy have a value greater than the sum insured, then **You** will only be entitled to recover such proportion of the loss as the sum insured bears to the total value.

Vehicle Moving under Own Power or Towed

This insurance policy does NOT cover **You** or **Your Vehicle** whilst the **Vehicle** is moving under its own power or whilst it is being towed.

How do I make a Claim?

Should **You** need to make a claim under this policy, please submit details by email to sophie.richards@tokiomarinekiln.com within the time periods set out in Part 6 of the Policy Wording. Please quote **Your** policy number on all emails.

How do I cancel the policy?

You are entitled to cancel this insurance policy at any time within 14 days from receipt of the documents by providing written notice of cancellation to A Letton Percival & Co Ltd. **We** are entitled to make a time on risk charge.

We are entitled to cancel this policy by giving **You** notice in writing. However, **We** will only do this for a valid reason, which shall include (without limitation):

- (i) the non-payment of premium;
- (ii) any material alteration or significant change of circumstances affecting this risk or insurance.
- (iii) non-cooperation or failure to provide any information or documentation **We** or A Letton Percival & Co Ltd request.

Any refund of premium due to **You** will depend on how long this policy has been in force and whether **You** have made a claim.

How do I make a Complaint?

We hope that **You** will be very happy with the service we provide. However, if for any reason **You** are unhappy, then **We** would like to hear from **You**. In the first instance, please contact either John Leaver of A Letton Percival & Co Ltd or Darren Foley of Tokio Marine Kiln Insurance Limited at:

John Leaver, Director, A Letton Percival & Co Ltd, The Old Malthouse, Trueman Street, Liverpool, L3 2BA.

Tel: +44 (0) 151 236 4568; Fax: +44 (0) 151 255 0288; E-Mail: john.leaver@lettonpercival.co.uk

or

Darren Foley, Customer Services Executive Claims, Tokio Marine Kiln Insurance Limited, 20 Fenchurch Street, London, EC3M 3BY.

Tel: +44 (0) 20 7886 9000; E-Mail: complaints@tokiomarinekiln.com

Finally, if the complaint cannot be resolved to **Your** satisfaction by **Our** internal complaints procedures and if **You** are eligible, **You** may refer the matter to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

Telephone 0800 0234 567 [free calls from landline phone numbers] or

Telephone 0300 123 9123 [free calls from some mobile networks]

Website www.financial-ombudsman.org.uk

E-mail Complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Tokio Marine Kiln Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If **We** fail to carry out **Our** responsibilities under this policy, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about this scheme is available at www.fscs.org.uk or by phone on **0207 741 4100**.