

Overseas Removal Insurance

Insurance Product Information Document

Tokio Marine Kiln Insurance Ltd. Registered in England. Authorised by the Prudential Regulation Authority.
Regulated by the Prudential Regulation Authority and the Financial Conduct Authority: register number 202574



TOKIO MARINE
KILN

This document provides a summary of the key information relating to this Overseas Removal Insurance Policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which **You** should read and check that it meets **Your** overseas removal insurance requirements. If **You** have any questions about **Your** coverage or special requirements, please contact A Letton Percival & Co Ltd.

What is this type of insurance?

This is an overseas removal insurance policy, which covers the physical loss of or damage to **Your Household Goods and Personal Effects** and **Vehicle** (where applicable) during an **Insured Transit** and temporary storage.



What is insured?

Up to the **Insured Value** as shown in the **Inventory** for:

- ✓ Physical loss of or damage to **Your Household Goods and Personal Effects**, including damage caused by mechanical and/or electrical and/or electronic derangement on items less than five years old, and damage caused by mould and mildew, based on the new replacement cost in the country of destination (apart from Antiques and Artwork which are based on the market value of the item at the commencement of the **Insured Transit**, as determined by an independent valuer).
- ✓ Temporary storage of **Your Household Goods and Personal Effects** for a period up to 30 days from the time the goods leave **Your** home to their arrival at the port or airport of embarkation.
- ✓ Up to 90 days storage of **Your Household Goods and Personal Effects** after customs clearance prior to delivery to final destination.
- ✓ Physical loss of or damage to **Your Vehicle** caused by the following specified risks only, and based on the market value of the **Vehicle** in the country of destination in its condition at the commencement of the **Insured Transit**:
 - ✓ 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 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.
- ✓ Temporary storage of **Your Vehicle** 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.



What is not insured?

The Insurer will not pay any claim where the claim relates to:

- ✗ The **Excess** (where applicable). See schedule.
- ✗ 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.

- ✓ Up to 30 days storage of **Your Vehicle** after customs clearance prior to delivery to final destination.
- ✓ Physical loss of or damage to **Your Household Goods and Personal Effects** and **Vehicle** (where applicable) 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.

- * **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.



Are there any restrictions on cover?

- !! Cover is only provided for movements from residence to residence. We are unable to provide any insurance for the movement of goods from a storage facility.
- !! **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.



Where am I covered?

- ✓ **Your Household Goods and Personal Effects** and **Vehicle** (where applicable) are covered during the Voyage to be Insured as stated in **Your** policy schedule.



What are my obligations?

- **You** must take reasonable care to give **Us** complete and accurate answers to any questions **We** ask.
- **You** must tell **Us** as soon as reasonably possible if any of the details **You** have told **Us** change.
- **You** must pay **Your** premium shown in the policy on time.
- **You** are obliged to pay the **Excess** for each claim, which is shown in the policy schedule.
- **You** must tell **Us** as soon as you become aware of any loss or damage which may result in a claim, and 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.



When and how do I pay?

The premium is paid as a one-off payment to A Letton Percival & Co Ltd, who will provide **You** with their bank details for payment of premium once **You** complete and return the **Household Goods and Personal Effects Application Form**.



When does the cover start and end?

This contract will start and end in accordance with clause 2 "Period of Cover" as set out in Parts 2 and 3 of **Your** insurance policy.



How do I cancel the contract?

- **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 requested.
- 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.