

# Marine Insurance

## Insurance Product Information Document



**Company: Aviva Insurance Limited**

**Product: Cargo Single Trip –  
Household Goods & Personal  
Effects Insurance**

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy document and proposal form.

### What is this type of insurance?

The Cargo Single Trip – Household Goods & Personal Effects product covers your goods while being removed from domicile to domicile, including incidental storage during the ordinary course of transit.



#### What is insured?

- ✓ Cover for all risks or loss or damage to your goods in accordance with Institute Cargo Clauses (A) and other relevant Institute Clauses (copies available on request – please speak to your insurance adviser)
- ✓ Cover also includes storage in a warehouse for up to 30 days prior to shipment and 90 days after shipment in the country of destination before delivery to your new address



#### What is not insured?

##### Main exclusions only

- ✗ Electrical or mechanical derangement on items which are 5 years old or over
- ✗ Loss or damage or expense arising from wear and tear, moth, vermin, normal atmospheric or climatic conditions or inherent vice, ordinary leakage, loss in weight
- ✗ Bank notes, shares, bonds, deeds, securities and negotiable instruments, jewellery, watches, drugs, medicines, food and drink of every description
- ✗ Consequential loss, damage or expense of whatsoever description
- ✗ Trunks, suitcases or similar items unless they are packed in an outer container
- ✗ Stamp collections, coin collections and similar exceeding £500 any one collection unless specified under “other goods” in the inventory
- ✗ Antiques unless specified under “other goods” in the inventory
- ✗ Any article being worn or used by you or any other person during the insured transit
- ✗ Loss or damage or expense caused by delay
- ✗ Loss or damage or expense caused by confiscation or detention by Customs or other Officials or Authorities
- ✗ Loss or damage or expense arising from wilful misconduct by you



#### Are there any restrictions on cover?

Certain limitations may apply to your policy, for example:

- ! The excess (applicable to all claims except actual total loss). Please check your policy schedule for the excess amount that applies to you
- ! Where the goods are owner packed loss or damage to fragile goods is excluded unless caused by fire, theft or an accident to the carrying conveyance
- ! Antiques Clause – Our liability is restricted to the reasonable costs of repair and no claim is to attach hereto for depreciation consequent thereon
- ! Average Clause – The policy is subject to the Condition of Average, that is to say, if the property covered by this insurance shall at the time of loss be of greater value than the sum insured herein, the Assured shall only be entitled to receive hereunder such proportion of the said loss as the sum insured by this policy bears to the total value of the said property
- ! Pair and Set Clause – In the event of loss and/or damage to any article forming part of a pair or set our liability shall be limited to the value of such parts which may be lost or damaged, without any reference to special value which such article or articles may have as part of such pair or set; nor shall it exceed the proportionate part of the insured value of such pair or set
- ! Stamp Duty – This policy may require to be stamped within a fixed time after its arrival in an overseas territory. Holders are therefore strongly advised to take all steps necessary to comply with any such requirement of the Local Revenue Authorities



## Where am I covered?

- ✓ This will depend on the choices you have made, please refer to your policy documentation for details of where you are covered



## What are my obligations?

- You should insure your goods for the full replacement value at your destination
- You must take reasonable care to give us complete and accurate answers to any questions we ask
- Please tell your insurance adviser immediately if the information set out in your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement for any claim
- A valued inventory in respect of the Goods must be prepared prior to the commencement of transit and signed by the owner of the goods. This will need to be produced in the event of a claim.



## When and how do I pay?

Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

The policy will remain in force from the date of commencement, or as otherwise shown on your policy schedule.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase (or from the day you receive your policy documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel, contact your insurance adviser.