

# Removal Insurance

## Insurance Product Information Document

**Company: Baloise Insurance**

**Product: Insurance for your Move**

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This document provides a summary of the key information. The Full terms and conditions of cover and other important information are set out in the accompanying 'Insurance for your Move' booklet issued by Gosselin UK Limited and the policy documentation.

### What is this type of insurance?

Insurance for your Move is a marine cargo insurance that covers your professionally packed or owner packed property during handling and in-transit including associated periods of storage, by, or arranged by Gosselin Group companies including Gosselin UK Limited (the moving company), against physical loss or damage arising from perils associated with domestic and International transits by road, rail, sea or air.



### What is insured?

- ✓ Your Household and Personal property, Antiques and fine arts, motor vehicles, campers, boats, motor cycles and trailers as declared by you, during an international or domestic household removal whilst in transit by road, rail, sea or air (including associated storage) for the replacement value stated in your valued inventory list which forms part of the Insurance Proposal form.
- ✓ Physical loss, damage or destruction of goods whilst in transit (including associated storage).
- ✓ General Average and salvage charges for which you become liable following an incident at sea.

#### Optional cover: Shipping and Carriage costs

In the event of an unfortunate occurrence such as your consignment of goods being totally lost or destroyed following a fire or vessel sinking, then in addition to compensation for the loss of your goods, you would be able to recover the moving expense incurred, which is not otherwise recoverable.



### What is not insured?

- ✗ Gradual deterioration, wear and tear, inherent vice, loss of data and any financial loss other than loss, destruction or damage to goods.
- ✗ Loss or damage caused by atmospheric or climatic conditions, vermin or moths. This exclusion does not apply for loss or damage due to mould and / or mildew resulting from a transit, the risk for which is included in this policy.
- ✗ Electrical, electronic, mechanical derangement and internal damage of electrical items more than 6 years old.
- ✗ Precious stones or metals, Stamps or Stamp Collections, Money (including cash and monetary instruments), Deeds and Securities, Coins or Coin Collections, perishable items and/or those requiring a controlled environment.
- ✗ Depreciation - there is no cover for depreciation arising from inadequate or substandard repairs, or restoration of a damaged item.



### Are there any restrictions on cover?

#### Certain limitations may apply to your policy e.g.

- ! **Excess** (the amount you have to pay on any claim) – You should check with the moving company to ascertain if there is a policy 'excess' (also known as a 'deductible'). If an excess is applicable, the terms will be clearly set out in the moving company's quotation.
- ! **Pairs and Sets** – in case of loss or damage recoverable to any item or items forming part of a pair or set, cover is limited to reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected items having regard to the importance of the affected items within the pair or set.  
All the articles constituting the pair or set shall, at Underwriter's option, become their property in the event that Underwriters agree to pay the total loss of the pair or entire set".
- ! **Owner-Packed Goods** - (i.e., goods which are NOT professionally packed by, or arranged by the moving company) are restricted to TOTAL LOSS of an entire carton or package, by reason of the following exclusions:
  - damage to goods that are owner-packed (e.g., breakage, scratching, denting, chipping, staining and tearing) is not covered unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance.
  - loss of an entire owner-packed carton or package is not covered unless a valued list of the contents of each owner-packed carton or package is attached to the Insurance Proposal Form and forwarded to the moving company prior to the commencement of the transit.
  - missing contents or items from an owner-packed carton or package are not covered in any circumstances.



## Are there any restrictions on cover? (continued)

- ! **Motor vehicles** - there is no cover for loss or damage:
  - whilst being driven under its own power EXCEPT while on premises of the port or whilst being driven by an authorised driver who is an employee of the company or his agent in direct furtherance of the transit.
  - by scratching denting or marring unless the company and the owner both agree and sign a 'Certificate of Condition' or similar document stating the condition of the vehicle prior to shipment, noting all defects.
  - for non-factory installed accessories unless specifically declared and valued for insurance.
  - for goods packed inside the vehicle unless packed by the moving company and/or their agent.
- ! **Storage during an international transit** - cover for an international consignment of goods to or from another country during a period of interim storage (arranged by the moving company) in either origin or destination country is included with up to 120 days continuous cover only; if the storage-in-transit period will exceed 120 days, you must apply to the moving company for an extension of cover for the policy to remain valid, and pay an additional premium.



## Where am I covered?

- ✓ The insurance provides cover for any domestic or international transit worldwide by air, sea or land including associated storage, subject to certain Excluded Countries because, or as a result of any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



## What are my obligations?

You must:

- Take reasonable care to provide complete and accurate information in response to questions we may ask.
- Provide a detailed list with replacement values, of all goods you are declaring for insurance cover. (Household and personal property must be valued at the new replacement cost at destination. Antiques and fine arts, motor vehicles, campers, boats, motor cycles and trailers must be valued at their market value at destination).
- Tell us without delay about any changes in your circumstances or the goods to be insured, that may affect the insurance and cover provided.
- Observe and fulfil all the conditions of the insurance policy. These are shown in the 'Insurance for your Move' booklet provided to you by the moving company.
- Notify the moving company as soon as you become aware of any loss or damage to your consignment of goods which may lead to a claim under the insurance. (this is your initial notification which must be submitted no later than 30 days after the delivery), and:
- Provide full details and supporting documentation for your claim in respect of any loss and or damage incurred within a further 30 days of the initial notification. We will tell you what information you need to provide us with in order to achieve settlement of any claim.



## When and how do I pay?

Your insurance premium will be invoiced by the moving company; payment is required in full, prior to commencement of the transit.

You can pay the insurance premium either by cheque or bank-to-bank payment. You can also pay by credit or debit card but this is subject to a maximum payment value of £2500.

We don't charge extra for using a credit or debit card.



## When does the cover start and end?

The insurance cover commences at the time your goods are professionally packed at and /or collected from your origin residence or business location and continues during the ordinary course of transit, including customary transshipment and / or associated periods of storage, until the consignment of goods is professionally delivered to the agreed destination.



## How do I cancel the contract?

Should you wish to cancel the insurance, you must notify Gosselin UK Limited in writing immediately.

**You cannot cancel the cover if:**

- Transit has already commenced, or the goods have already been delivered.
- A valid claim has been made or is intended to be made.
- Any incident has occurred which is likely to give rise to a claim under this insurance.

To cancel the insurance policy please e-mail [London@gosselin-moving.com](mailto:London@gosselin-moving.com) or call +44 20 7622 4393.