

# Policy Schedule

## Removers Goods in Transit

**arya**

UNDERWRITING SERVICES

Policy Reference	P/1074/0000016RGIT
Scheme Reference (UMR)	UKSCMC74951
Insured	Dmr & Sons Removals And Storage Ltd
Address	2 Larksway Bishop's Stortford CM23 4DG
Period of Insurance	08/01/2024 14:55:00 to 07/01/2025 23:59:59 local standard time
Annual Premium	GBP £458.87 excluding IPT
Insurance Premium Tax	GBP £55.06 in addition to the premium above
Arya Underwriting Services Charge	GBP £17.50 in addition to the above
Total Premium Payable	GBP £531.43

### Geographical Limits

United Kingdom, Northern Ireland and The Republic of Ireland, provided that no more than 25% of your Annual Turnover is generated from work in the Republic of Ireland

Number of Vehicles Insured under this Contract:

Are you a Member of the British Association of Removers

Operation	Insured/Not Insured	Excess (Each and Every Claim)
Commercial and Domestic Removal Contracting by Road It is hereby noted and agreed that the Removers Warranties, numbers 1 (one) to 9 (nine) detailed on page 2 of this schedule apply to this policy.	<b>Insured</b>	<b>GBP 250</b>
Sections Applicable	Insured/Not Insured	Conveyance Limit
All Risks cover in respect of your own contracts	<b>Insured</b>	<b>GBP 25,000 (per vehicle)</b>
CMR	<b>Insured</b>	<b>GBP 500,000 (per vehicle)</b>
Storage Extension (outside the ordinary course of transit)	<b>Not Insured</b>	<b>GBP 0 (per vehicle)</b>

It is hereby noted and agreed that section 6 'Drivers' Personal Effects' shall extend to include cover for hand-held scanners used in connection with your business detailed in 'Operation' above. Limit of indemnity GBP 1000 – Excess GBP 75

### Subject otherwise to the Policy Terms and Conditions

This Schedule is to be read in conjunction with, and forms part of the accompanying Policy wording and any endorsements contained or attached therein. The Maximum Liability under this policy when bound shall not exceed the Policy Limit stated in this Schedule.

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

CEG is subsidiary of a US parent and Chubb Limited (a NYSE listed company). The company is part of the Chubb Group of companies. Consequently, CEG is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit them from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea. Chubb European Group SE is supervised by the French Prudential Supervision and Resolution Authority.

**Issued by Arya Underwriting Services for Chorley Broking Limited**

## **Warranties attaching to and forming part of Policy Number: P/1074/0000016RGIT**

### **Remover's Warranties**

This insurance attaches from the time that the goods leave the Insured's residence or elsewhere including throughout handling, packing and temporary storage, in furniture depositories and other approved warehouse until delivery into the insured's residence or place of storage at destination. Subject to a maximum period of temporary storage of 120 days in total but not including incidental storage during the normal course of transit under Institute Cargo Clauses (A).

#### **1. Packing**

##### **1.1. Professionally Packed Items**

Excluding loss of or damage to items packed by the owner in furniture, trunks, cases, drawers or other receptacles unless previously listed and disclosed to the removers, their subcontractors or agents and included in the packing inventory

##### **1.2. Owner Packed Items and Baggage**

Excluding breakage, scratching, denting, chipping, staining and tearing unless caused by fire or by the vessel or conveyance being stranded, sunk, burnt, in collision or overturned. The amount recoverable in respect of any one package shall be insured value thereof as declared to the removers prior to commencement of the transit, or otherwise the proportionate value of the package as one of the number of items described upon the consignment note or inventory prepared by the remove prior to commencement of the transit.

#### **2. Pairs and Sets Clause**

In the event of loss of or damage to any article forming a part of a pair or set the Underwriters shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set

#### **3. Average Clause**

The insurance 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 (in the country of destination) than the sum insured hereby, the Assured shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by this certificate bears to the total value (in the country of destination) of the said property.

#### **4. Antique Clause**

In the event of damage to antique items and/or works of art insured hereunder liability is restricted to the reasonable cost of repairs and no claim is recoverable in respect of depreciation. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article.

#### **5. Second-Hand Machinery Replacement clause**

In the event of a claim for loss or damage to any part of the insured interest in consequence of a peril covered by the contract, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value of new machinery, plus additional charges for forwarding and refitting the new part or parts if incurred. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

#### **6. Wear and Tear clause**

Excluding wear and tear, gradual deterioration, moths, insects, vermin, rust and mildew.

#### **7. Climate Conditions clause**

Excluding damage caused by climatic or atmospheric conditions or extremes of temperature.

#### **8. Mechanical and electrical Derangement**

Excluding Mechanical, electrical or electronic derangement unless caused by external, physical damage to the items concerned.

#### **9. Depreciation Clause**

Excluding depreciation resultant upon repairs.