

# SUMMARY OF OUR INSURANCE COVER

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It is a condition of the Licence Agreement that your property is insured for its full true total value and that cover is maintained throughout the total period of storage with us.

Please note that irrespective of whether or not you instruct us to include you within our insurance arrangements our liability for actual physical loss of or damage to your property is limited by the terms of the Licence Agreement which form part of our contract with you.

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SUBJECT TO YOU GIVING US INSTRUCTIONS TO INSURE, we can arrange on your behalf insurance with Royal & Sun Alliance (RSA) plc to cover physical loss or damage to your property whilst stored with us within our "Open Cover" insurance arrangements as summarised below.

## **TOTAL SUM INSURED**

The full true total maximum value of the goods at all times as declared to us on the Licence Agreement or elsewhere in writing. The sum insured shall in no circumstances exceed £50,000 for any one customer unless confirmed in writing by us. The total sum insured can be increased on payment of an additional charge, subject to the prior agreement of our Insurers.

## **INSURED PERILS**

Actual physical loss of or damage to our customers' property caused by fire, lightning, explosion, earthquake, aircraft or articles dropped therefrom, storm, flood, bursting &/or leaking pipes, ingress of water or other liquid substance, moth, insect or vermin from an external cause, theft accompanied by forcible and violent entry to or exit from the building or storage unit, riot, strike, civil commotion, malicious damage, and impact by vehicles or railway rolling stock

## **UNDER-INSURANCE**

It is a condition of the insurance that the sum insured represents the full true total value of the property stored at all times. If you fail to declare the full replacement value of your property on the Licence Agreement, in the event of a claim you will only be entitled to recover from Insurers the proportion of the loss as the declared value bears to the total replacement value of your property.

## **BASIS OF CLAIMS SETTLEMENT**

The settlement of any claim shall be by replacement, repair and/or compensation at Insurer's option. In the event of the total loss or destruction of any item insured under this Insurance, the basis of settlement shall be the cost of replacing the item as new provided that the item is substantially the same as but not better than the original when new.

## **Household linen and clothing**

Where any claim includes loss of or damage to any item(s) of household linen and clothing, Insurers will take into consideration the age, quality, degree of use and consequent market value of any such lost or damaged item(s).

## **Documents**

Where any claim includes loss of or damage to documents the basis of settlement shall relate to the reasonable costs of reprinting and/or reasonable costs of reissue and/or reconstitution including, where applicable, fresh research or exploration to obtain essential information.

## **POLICY EXCESS**

Insurers will not pay the first £50 of each customer's claim.

## **PAIRS & SETS CLAUSE**

Where any items are part of a pair or of a set, Insurers shall only pay for the actual items which are lost or damaged. No payment will be made by Insurers for any items which are part of a pair or of a set and which are not lost or damaged.

## **MISREPRESENTATION**

It is your responsibility to take reasonable care not to make misrepresentations to insurers. This requirement includes (but is not limited to) a requirement to disclose to us if you are unable to comply

with any term of this document and/or any term in the Licence Agreement. This insurance may be voidable in the event of your deliberate or reckless or careless misrepresentation that, without the misrepresentation, the insurer would not have entered into the contract at all or would have done so only with different terms.

## **TIME LIMIT FOR CLAIMS NOTIFICATION**

All claims must be notified to us at the time of discovery of loss or of damage to your property or at the time of removal of your property from the unit, whichever is the soonest.

If your goods become lost or damaged and you wish to make an insurance claim please notify us in writing. Your notification should be sent to us at the address or fax number detailed in your Licence Agreement.

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. Our Complaints process:- Initially, contact us to raise your concerns at:

Basil Fry & Company Ltd,  
Claire House, Bridge Street,  
Leatherhead, Surrey KT22 8BZ  
Tel: 01372 385985 Fax: 01372 385986

1. If we cannot resolve your complaint, we will pass the complaint through to RSA within 24 hours.
2. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to RSA Customer Relations Office, who will carry out a separate investigation in an attempt to resolve your complaint and will issue a final decision.

## **Customer Relations Contact Details**

Customer Relations Office  
Dean Clough Industrial Park, Bowling Mill  
Halifax HX3 5WA  
Tel: 0800107 6160 Fax: 01422 325146  
[halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

If you are still not satisfied RSA is regulated by the Financial Conduct Authority whose arbitration service is in the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall  
London E14 9SR  
Tel: 0845 0801800  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Removal Claims Service is a trading name of Basil E Fry & Co Ltd who are authorised and regulated by the Financial Conduct Authority.

## **EXCLUSIONS**

No cover is provided for the following

- 1) Money, Coins, Bullion, Deeds, Bonds, Securities and the like.
- 2) Livestock, Explosives and Flammables
- 3) Jewellery, Watches, Precious Stones, Stamps of all kinds exceeding £500 combined total.
- 4) Furs, fine arts, perfumery, mobile phones, tobacco, cigars, cigarettes, beers, wines, spirits & the like exceeding £10,000 combined total.
- 5) Electronic items exceeding £10,000 in total. Electronic items are defined as all items of consumer and commercial electrical appliances and instruments including but not limited to radios, televisions, computers, computer software, hard drives, chips, microchips, printed circuit boards and their components, modems, monitors, cameras, facsimile machines, photocopiers, VCRs, hi-fi, stereos, CD players, digital players/recorders and the like. (Heavy electrical items such as switchgear, turbines and generators and the like shall be deemed not to be electronics)
- 6) Any other goods which you are not permitted to store under the terms of the Licence Agreement
- 7) Loss of data records other than cost of blank data carrying materials.
- 8) Any consequence of War, Invasion, Act of Foreign Enemy Hostilities (whether War be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- 9) Ensuing or indirect losses resulting from or as a consequence of claims made for loss or damage arising from an Insured Peril
- 10) Loss or damage from:
  - a) ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
  - b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear component thereof,
  - c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
  - d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion of this sub clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- 11) Loss or damage from any chemical, biological, biochemical or electromagnetic weapon. The use or operation as a means of inflicting harm or any computer system, computer software program, computer virus or process or any other electronic system.
- 12) Loss of or damage to your property directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- 13) If at the time of loss there is other insurance in force this insurance shall only respond to the extent that losses are not recoverable under the other insurance
- 14) Loss of or damage to your property caused by or resulting from any act(s) of terrorism or any person(s) acting from a political motive.