



Removers – Policy Summary

This is a summary of the key terms and conditions of your insurance policy. For the full terms and conditions you must read the policy wording in conjunction with the Schedule.

The policy is made up of several sections. Only those sections shown as covered in your Schedule apply to your policy.

Your Insurer

Section 1 - This policy is underwritten by Royal & Sun Alliance plc who are authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

Section 2 - This policy is underwritten by Accelerant Insurance Limited. Accelerant Insurance Limited is authorised under the Insurance Business Act (Cap. 403 of the Laws of Malta) to carry on general business and regulated by the Malta Financial Services Authority.

Policy Cover

Section 1 - Freight Liability	
1	<p>This section indemnifies you for your legal liability for loss or damage to goods that you carry for hire and reward from the time the goods are collected by you until the time the goods are delivered by you occurring within the territorial limits during the period of insurance.</p> <p>The indemnity will be to the extent of the Full Value Liability limit you have chosen or, if you have chosen to extend the territorial limits to Europe, it will be to the Full Value Liability limit that you have chosen for household moves and for office or factory moves it will be to the limit stated in CMR*¹</p>
2	<p>In addition we indemnify you for loss or damage to your own goods and for employees personal effects up to the limit stated within the policy whilst such property is being loaded on, carried on, or unloaded from your vehicle.</p>
Extensions that automatically apply	
1	<p>Household Removers Extension</p> <p>We will indemnify you for your liability for loss or damage to property in the course of a household removal.</p> <p>The basis of indemnity will be the second-hand replacement value of the lost or damaged item(s) (but see “The Excess” and “Unusual Conditions applicable to the Household Remover’s Extension.”)</p>
2	<p>Office or Factory Extension</p> <p>We will indemnify you for your liability for loss or damage to Property in the course of an office or factory removal.</p>
<p>Optional Extension (only applicable where you have chosen the new for old basis of claims settlement and paid the additional premium for this cover)</p>	

	<p>Household Removers Extension – new for old basis of claims settlement We will indemnify you for your liability for loss or damage to property in the course of a household removal.</p> <p>The basis of indemnity will be the new replacement value of the lost or damaged item(s) (but see “The Excess” and “Unusual Conditions applicable to the Household Remover’s Extension.”)</p>
The Excess	
1	£50 for each and every claim for loss or damage to hand-held portable scanners
2	£250 for loss or damage to property in the course of a household, office or factory removal
3	£250 for loss or damage to all other property
Significant and Unusual Exclusions	
1	You must not entrust property to any sub-contractor unless they have agreed in writing to accept no less liability than you and to fully indemnify you for any loss or damage
2	We will not cover money, credit, debit or charge cards, lottery tickets, scratch cards or property of a similar nature
3	We will not cover theft from unattended vehicles unless all windows, doors or other openings are closed and securely locked, all alarms set and all keys removed
4	We will not cover theft of property by deception by any person purporting to be a sub-contractor
5	We will not cover injury to or the death of any person or living creature
6	We will not cover mechanical, electrical or electronic failure or derangement
7	We will not cover damage due to packing that was inadequate to withstand normal handling in transit
8	We will not cover damage to property caused by or arising from any change in temperature or humidity
9	We will not cover loss or damage to property stored under a contract for storage or for storage and distribution
Unusual Conditions Applicable to the two extensions ‘Household Removers Extension’:	
1	Where the sum insured for property loaded on your vehicle is £25,000 or more then we will not pay any claim for damage to an item valued over £500 unless you have obtained an inventory of all items worth over £500. The inventory must list each item valued over £500 and state its value. It must be signed by the owner.
2	In the event of loss or damage to property forming part of a pair or set then our liability shall be for the value of the lost or damaged item of property and not for the value of the pair or set

*1 CMR is the Convention relative au contrat de transport international de marchandises par route or the Convention on the Contract for the International Carriage of Goods by Road

Section 2 - Public Liability	
1	This section indemnifies you up to the limit of indemnity you have chosen for your legal liability for injury to or the death of any person who is not an employee and for accidental loss or damage to property which happens during the period of insurance within the territorial limits
2	It also covers the legal costs and expenses of any claimant that you are legally liable to pay and legal costs and expenses that you incur with your insurer's written consent
The Excess	
	£500 each and every claim for loss of or damage to property
Significant and Unusual Exclusions	
1	The indemnity does not apply to claims arising out of the ownership, possession or use of any mechanically propelled vehicle in circumstances where you are required to insure under the Road Traffic Acts
2	The indemnity does not apply to claims arising out of loading or unloading of a vehicle where this is covered under a motor policy
3	The indemnity does not apply to claims for loss or damage to property owned by you or in your custody or control except in certain specified circumstances
4	There is no cover for fines and penalties

Making a claim under your policy

To Report a **Freight Liability** claim please complete the claim form available from your broker (or which can be downloaded from the claims section of our website at <http://www.provego.co.uk/claims>) and email it complete with photos of the damage to your broker.

To report a **Public Liability** claim please report the claim to provegoclaims@uk.sedgwick.com or 0345 605 0871.

Your right to cancel

You may cancel this policy in the first year of insurance during the 14 days after the policy has come into force by giving notice in writing to Fastquote at the address shown in their correspondence. **This right does not apply at any subsequent renewal of the Policy.**

If a claim has been submitted or there has been any incident likely to give rise to a claim during the period of insurance, no refund for the unexpired portion of the premium will be given.

Provided that there have been no claims or incidents likely to give rise to a claim that have occurred then, during the first 14-days after the policy has come into force, insurers will give a refund of the proportionate part of the premium paid in respect of the unexpired term of this policy, subject to our £25 inclusive of IPT cancellation charge.



You have no other rights to cancel the policy

Complaints:

If you have any complaints about our service or your policy, please write with details to The Branch Manager of Provego Ltd, Lasyard House, Underhill Street, Bridgnorth WV16 4BB

What will happen if you complain:

- a) We will acknowledge Your complaint within five working days of receipt.
- b) We will try to resolve the complaint within five working days, but for cases that may take a little longer to investigate, we will write to you with a response within eight weeks of the date we receive Your complaint.
- c) If your complaint should be dealt with by another party, we will refer it to that other party but will advise you when this occurs.

Once you have followed our complaints procedure, if you remain dissatisfied, you have six months to refer the matter to the Financial Ombudsman Service (FOS).

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 0800 0234567 (free from most landlines) or 0300 1239123 (free from most mobiles)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The FOS will only consider your complaint if you have given us and the insurer the opportunity to resolve it.

Following the complaints procedure does not affect your right to take legal action.

The Financial Services Compensation Scheme:

Your insurers are a members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if either insurer cannot meet their obligations. Information about the compensation scheme is available from FSCS at www.fscs.org.uk