

personal effects and overseas transit insurance

Insurance is offered in respect of unaccompanied overseas removals only. Cover is not available where the transit is undertaken by the Proposer.

Description of cover

The following is only an outline of the cover. The policy is a legal document and as such defines the cover in precise terms. A specimen may be inspected on application.

Two options are available.

Cover 1

All Risks of loss or damage as per Institute of London Underwriters Clauses (Specimens available upon request)

Cover 2

As Cover 1 but excluding breakage, chipping, scratching and denting unless caused by a major accident to the means of conveyance.

Whilst it is acceptable for a mixture of Cover 1 and Cover 2 to be taken only one scope of cover is available for each category of goods, e.g. you may not select Cover 1 and Cover 2 in respect of bedroom furniture but must select one or the other.

The options available provide you with the opportunity to select the most appropriate protection for each category and may offer some saving in premium; Cover 1 rates are generally higher than those for Cover 2.

The principal exclusions applicable to Cover 1 and 2 are:

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.

Any article being worn or used by the Insured or any other person during the insured transit.

Loss, damage or expense due to delay, inherent vice or nature of subject matter insured, ordinary wear and tear, ordinary leakage/loss in weight, wilful misconduct of the Insured.

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.

Ornaments exceeding £100 per item/pair/set unless specified under "other goods" in the inventory.

Special Condition – Pairs and Sets Clause

Where an article forming part of a pair or set is lost or damaged the insurance will only pay, subject to its terms and conditions, an amount not exceeding the proportionate insured value that the article bears to the insured value of the complete pair or set and no additional depreciation to the pair or set resulting from the loss or damage will be allowed.

Duration of Risk

Policies are issued to cover the complete transit from domicile to domicile including a normal period at packers' premises and any other incidental storage during the ordinary course of transit. Where applicable cover also includes storage in warehouse or depository at destination prior to property being taken into use by the Insured not exceeding 60 days after arrival of the carrying vessel and/or conveyance.

Basis of Valuation

It is vital that you insure for the full replacement value at destination. If you are in any doubt you should enquire with the UK Embassy or similar representative body of the Country of destination. Values in the UK frequently vary considerably from those in other Countries.

The Insurance Ombudsman Bureau

We are a member of this Bureau, an independent body whose services are available to all Norwich Union Personal Policyholders.

Premium

Rates vary according to destination and are available through your Insurance Broker or from Norwich Union Offices direct.

Data Protection

CGNU Group and its agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes write to Norwich Union, FREEPOST, Mailing Exclusion Team, PO Box 903, Sheffield S11 8LE.

Your information (including information we already hold and may receive now and in the future as well as information about lapsed policies) may be held on a group database and may be shared with other CGNU group companies. This will allow us to reflect all the connections that you have with the CGNU group. We may disclose your information to agents and service providers appointed by us (such as loss adjusters, approved contractors, market research and quality assurance companies). Your information will be used for general insurance administration purposes. It may also be used for offering renewal, research and statistical purposes and crime prevention. We may also transfer your information to any country including countries outside the European Economic Area for any of these purposes and for systems administration.

The Data Protection Act 1998 defines sensitive data as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence. The information referred to above may include sensitive data.

With limited exceptions, you have a right to access and if necessary rectify the information that we hold about you.

personal effects and overseas transit application form

Branch Name	Policy Number	
Agent's Name		
Agent's Town	Branch and Agency Code	

Please answer questions in BLOCK CAPITALS

Details of Proposer

Full name of proposer		
Address		
		Postcode
Address at Destination		

Details of Voyage

Voyage:	From (place):	To (place):
Means (e.g. Air, Sea):		

Inventory

Inventory

Important Notes:

- 1 To prevent under-insurance all Property should be insured for its full replacement value AT DESTINATION. Failure to do so will result in claims being reduced proportionately.
- 2 This inventory will form part of the Policy when issued. Tick one box only per item to indicate whether Cover 1 or Cover 2 required. The proposal will not be accepted if both Boxes are ticked.
- 3 For details of cover, see summary overleaf.

Description of goods	Value	Cover		Description of goods	Value	Cover		Description of goods	Value	Cover	
		1	2			1	2			1	2
Clothing (inc. Footwear)	£			Sports Equipment	£			Tableware (inc cutlery crockery, etc)	£		
Curtains, bedding, linen	£			Toys & Games	£			Trunks, suitcases etc packed in an outer container	£		
Carpets	£			Tool sets	£			Other Goods, (include excess value items from above, antiques etc)			
Pictures (Professional Valuations for £250 and above per picture)	£			Non-Electrical Kitchen Equipment	£				£		
FURNITURE				ELECTRICAL GOODS							
Bedroom	£			Lounge	£				£		
Dining Room	£			Kitchen	£				£		
Lounge	£			Washroom	£				£		
Kitchen	£			Other	£				£		
Garden	£			Ornaments not exceeding £100 any item/pair/set	£				£		
Other (Specify)	£			Collections (Coins etc) not exceeding £500 any one collection	£			TOTAL INSURED VALUE	£		

Declaration

I/We the undersigned desire to effect an insurance in the terms of the Policy to be issued by Norwich Union.

I/We hereby declare that all the statements and particulars given by me/us in this proposal are correct and that no material fact has been omitted, misrepresented or mis-stated and I/We are not aware of any other circumstances likely to affect the risk. I/We agree that the statements in the Proposal shall form the basis of the contract between Norwich Union and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so.

Signature _____
Date _____

Liability does not commence until this Proposal has been accepted by the Corporation and the premium paid, except as provided, in writing, by the Corporation.

For office use		Actual Total Quoted or Collected
Cover 1 £ @ % = £		£
Cover 2 £ @ % = £		