

# **Reason & Co (S.E.) Ltd**

International Insurance Brokers

## **Application for Insurance Form**

**All Risks Insurance Protection for your  
Household Goods, Personal Effects and  
Automobiles Moving by Land, Sea or Air**

**Underwritten by CNA Insurance Company Limited**

Administered by:

**Reason & Co (S.E.) Ltd**

4<sup>th</sup> Floor

Lyndean House

43-46 Queens Road

Brighton BN1 3XB

Tel: +44 (0)0845 602 1775

Fax: +44 (0)01273 733 606

An exclusive insurance programme for

# **J A Coles (Removals Contractors) Limited**

## **ABOUT THIS INSURANCE POLICY**

The Remover whom you have chosen to undertake the removal of your household goods has arranged a special insurance programme, which is underwritten by CNA Insurance Company Limited and administered by **Reason & Co (S.E.) Ltd.**

We have not provided you with a personal recommendation as to whether this insurance is suitable for your specific needs. If you do not have other insurance in place elsewhere which already covers this risk (for example, your Household insurance), this insurance product is designed to provide cover to meet the demands and needs of those who wish to insure loss of or damage to their property whilst stored with a Removal Company.

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PLEASE NOTE THAT IRRESPECTIVE OF WHETHER YOU DO OR DO NOT PURCHASE THIS INSURANCE THE LIABILITY OF THE REMOVAL COMPANY FOR ACTUAL PHYSICAL LOSS OF OR DAMAGE TO YOUR PROPERTY IS LIMITED BY THEIR TRADING CONDITIONS WHICH FORM PART OF THEIR CONTRACT WITH YOU.

### **How do I arrange cover through this Policy?**

You will be required to complete the enclosed Application Form. The basis of valuation for this policy is replacement cost at destination, which means that you may need to make some enquiries to establish the comparable cost of living between your present location, and the country you will be moving to. Under-valuing your goods is likely to mean that your claim, should you need to make one, will be reduced accordingly. Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so. Please note however, that you should still complete the information at the top of the form and sign the declaration, before returning both documents to your Mover.

**IMPORTANT:** Whether you choose to complete the pre-printed form or compile your own listing, it is important to note that any item that is not declared and valued is **NOT INSURED**.

When you have completed the form, you must return the white and yellow copies to your Mover, who will then provide you with a Confirmation of Insurance.

### **What happens if my insured goods are lost or damaged in transit?**

In the unfortunate event that you need to make a claim for goods which have been lost or damaged in transit, please ensure that due notice is given to either ourselves or the origin or destination agent, within the time limits specified within the terms of the policy. Failure to notify loss/damage within the time limits specified is likely to prejudice your claim i.e. if the currency of the amounts claimed differs from the currency in which you insured your goods, the exchange rate that will be utilised will be that which was prevalent at the time of Confirmation of Insurance was issued

If you have any queries regarding the policy, please contact your Mover.

## HOW TO COMPLETE THE APPLICATION FORM

**With the exception of motor vehicles, your effects should be insured for the replacement retail cost of country of destination.**

It is accepted that you may have difficulty knowing the exact values at destination, but you should have a reasonably good idea of the comparable cost of living in the country to which your goods are being shipped.

Please note that in the event of a claim, under insurance will result in 'the application of average' which means, for example, if an item is under insured by 50%, Insurers will only pay half of any repair charge. If repair charges exceed the declared value, Insurers liability will be limited to the declared value, which would be payable subject to the item being adequately insured. Should shortages occur, settlement will be limited to the declared value/replacement cost.

**Motor Vehicles should be valued at the sound market value at destination, ie. The value for which the same, or similar vehicle could be purchased in an undamaged condition.**

As above the 'application of average' will apply in the event of under insurance.

**Any items not declared and valued are not insured**

Please make use of the blank spaces provided under each category. Please continue on a separate sheet of paper if necessary.

**It is in your interest to provide as much detail as possible.**

You will need to list the quantity of each item which you will be moving (in the column marked 'QTY') and enter the value of the item(s) in the column adjacent. For example, if you have 10 chairs in the dining room valued at £100 each you should write:

| <u>QTY</u> | <u>ARTICLE</u> | <u>VALUE</u> |
|------------|----------------|--------------|
| 10         | Chairs         | £1,000       |

However, if 2 of the chairs are worth, for example £200 each, then you should list, and if possible identify them separately as follows:

| <u>QTY</u> | <u>ARTICLE</u>  | <u>VALUE</u> |
|------------|-----------------|--------------|
| 8          | Chairs (dining) | £ 800        |
| 2          | Chairs (carver) | £ 400        |

Once you have listed all items, total the values in each column to produce a grand total.

**Insuring for Shipping and Carriage Charges (MOVING COSTS).**

If you decide to insure your shipping and carriage charges (moving costs), the advantage is that in the event of an unfortunate occurrence such as your goods being totally lost or destroyed following a fire or sinking, in addition to receiving compensation for the loss of your goods, you will be able to recover the costs incurred in moving.

Should you wish to take out this added insurance, please enter the total charges paid to the Mover in the appropriate section of this proposal form.

**Please ensure that you sign the application from prior to returning to your Mover.**

# REASON & Co (S.E.) LTD

## Application for All Risks Transit Insurance

Name of Removal Company \_\_\_\_\_

|  |             |              |                       |               |      |     |     |
|--|-------------|--------------|-----------------------|---------------|------|-----|-----|
| Insured  | Date Packed | Owner Packed | Professionally Packed | Moving by     | Land | Sea | Air |
|  |             |              |                       | (please tick) |      |     |     |
| <b>Moving From:</b> _____ <b>To:</b> _____ <span style="float: right;"><b>(Please state City/Country)</b></span> |             |              |                       |               |      |     |     |

**Instructions:** Declare the Replacement Cost at destination of all items in your shipment below or submit your own listing of items and their Replacement Cost. **IMPORTANT: Items not declared and valued are not insured.**

| QTY                   | ARTICLE              | VALUE |
|-----------------------|----------------------|-------|
| <b>1. LIVING ROOM</b> |                      |       |
|                       | SOFA(s)              |       |
|                       | CHAIRS(s)            |       |
|                       | LAMP(s)              |       |
|                       | TABLE(s)             |       |
|                       | RUG(s) & CARPET(s)   |       |
|                       | BOOKCASE/WALL UNIT   |       |
|                       | CURTAINS & BLINDS    |       |
|                       | PICTURES & PAINTINGS |       |
|                       | PIANO OR OTHER       |       |
|                       | MUSICAL INSTRUMENTS  |       |
|                       | TV(s)                |       |
|                       | VIDEO RECORDER       |       |
|                       | RADIO(s)             |       |
|                       | Hi-Fi SYSTEM         |       |
|                       | RECORD PLAYER        |       |
|                       | CD PLAYER            |       |
|                       | SPEAKERS             |       |
|                       | CLOCKS               |       |
|                       |                      |       |
|                       |                      |       |
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|                       |                      |       |
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|                       |                      |       |
|                       |                      |       |
|                       |                      |       |
|                       |                      |       |
| <b>2. DINING ROOM</b> |                      |       |
|                       | TABLE(S)             |       |
|                       | CHAIR(S)             |       |
|                       | CHINA CABINET        |       |
|                       | BUFFET/SIDEBOARD     |       |
|                       | HOSTESS TROLLEY      |       |
|                       | LAMP(s)              |       |
|                       | RUG(S) & CARPET(s)   |       |
|                       | CURTAINS & BLINDS    |       |
|                       | MIRRORS              |       |
|                       | TABLE LINENS         |       |
|                       | PICTURES & PAINTING  |       |
|                       | WRITING BUREAU/DESK  |       |
|                       | CLOCKS               |       |
|                       |                      |       |
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| QTY                         | ARTICLE               | VALUE |
|-----------------------------|-----------------------|-------|
| <b>3. FAMILY ROOM/STUDY</b> |                       |       |
|                             | CHAIR(s)              |       |
|                             | CURTAINS & BLINDS     |       |
|                             | SOFA                  |       |
|                             | TABLE(s)              |       |
|                             | LAMP(s)               |       |
|                             | RUG(s) & CARPET(s)    |       |
|                             | DESK                  |       |
|                             | BOOKCASE              |       |
|                             | PICTURES & PAINTING   |       |
|                             |                       |       |
|                             |                       |       |
|                             |                       |       |
| <b>4. KITCHEN</b>           |                       |       |
|                             | TABLE(s)              |       |
|                             | CHAIR(s)              |       |
|                             | ELECTRICAL            |       |
|                             | LINENS                |       |
|                             | UTENSILS/CUTLERY      |       |
|                             | POTS & PANS           |       |
|                             | OVEN                  |       |
|                             | MICROWAVE OVEN        |       |
|                             | DISHWASHER            |       |
|                             | REFRIGERATOR          |       |
|                             | FREEZER               |       |
|                             | WASHING MACHINE       |       |
|                             | TUMBLE DRYER          |       |
|                             | IRON/IRONING BOARD    |       |
|                             | RUBBISH/GARBAGE BINS  |       |
|                             | FOOD (non perishable) |       |
|                             | LIQUOR/WINE           |       |
|                             |                       |       |
|                             |                       |       |
|                             |                       |       |
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|                             |                       |       |
| <b>5. CHINAWARE</b>         |                       |       |
|                             |                       |       |
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| <b>6. CRYSTAL/GLASSWARE</b> |                       |       |
|                             |                       |       |
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| QTY                              | ARTICLE         | VALUE |
|----------------------------------|-----------------|-------|
| <b>7. SILVERWARE</b>             |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
| <b>8. ORNAMENTS/WORKS OF ART</b> |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
| <b>9. ANTIQUES</b>               |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
| <b>10. SPORTS EQUIPMENT</b>      |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
|                                  |                 |       |
| <b>11. LINEN/CLOTHING</b>        |                 |       |
|                                  | BED LINEN       |       |
|                                  | TABLE LINEN     |       |
|                                  | BLANKETS        |       |
|                                  | COATS/JACKETS   |       |
|                                  | SUIT            |       |
|                                  | DRESSES         |       |
|                                  | TROUSERS/SLACKS |       |
|                                  | SWEATER         |       |
|                                  | BLOUSE          |       |
|                                  | SKIRTS          |       |
|                                  | SHIRTS          |       |
|                                  | SPORTWEAR       |       |
|                                  | NIGHTWEAR       |       |
|                                  | TIES/SCARVES    |       |
|                                  | FOOTWEAR        |       |
|                                  | HOSIERY/SOCKS   |       |
|                                  | UNDERWARE       |       |
|                                  |                 |       |
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| QTY | ARTICLE                         | VALUE |
|-----|---------------------------------|-------|
|     | <b>12 – BEDROOM (MAIN)</b>      |       |
|     | BED(s)                          |       |
|     | CHAIR(s)                        |       |
|     | BEDSIDE TABLE(s)                |       |
|     | DRESSING TABLE(s)               |       |
|     | CHEST OF DRAWERS                |       |
|     | MIRROR(s)                       |       |
|     | RUG(s)                          |       |
|     | LAMP(s)                         |       |
|     | CURTAIN & BLINDS                |       |
|     | BOOKCASE(s)                     |       |
|     | WARDROBE/ARMOIRE                |       |
|     |                                 |       |
|     |                                 |       |
|     |                                 |       |
|     |                                 |       |
|     |                                 |       |
|     | <b>13 – BEDROOM(s) (OTHERS)</b> |       |
|     | BED(S)                          |       |
|     | CHAIR(S)                        |       |
|     | BEDSIDE TABLE(s)                |       |
|     | DRESSING TABLE(s)               |       |
|     | CHEST OF DRAWERS                |       |
|     | MIRROR(s)                       |       |
|     | RUG(s)                          |       |
|     | LAMP(s)                         |       |
|     | CURTAINS & BLINDS               |       |
|     | BOOKCASE(s)                     |       |
|     | WARDROBE/ARMOIRE                |       |
|     |                                 |       |
|     |                                 |       |
|     |                                 |       |
|     | <b>14 – BATHROOM(s)</b>         |       |
|     | TOILETRIES                      |       |
|     | MEDICAL SUPPLIES                |       |
|     | PERFUME/AFTERSHAV               |       |
|     | RUGS, TOILET COVERS             |       |
|     | TOWELS                          |       |
|     | LAUNDRY BASKET                  |       |
|     | RAZORS                          |       |
|     | HAIRDRYERS                      |       |
|     | CABINET/SHELVES                 |       |
|     | MIRRORS                         |       |
|     |                                 |       |
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| QTY | ARTICLE                          | VALUE |
|-----|----------------------------------|-------|
|     | <b>15 – BASEMENT &amp; GAMES</b> |       |
|     | WORKBENCH                        |       |
|     | TOOL BOX                         |       |
|     | HAND TOOLS                       |       |
|     | POWER TOOLS                      |       |
|     | LAWN MOVER                       |       |
|     | GARDEN TOOLS                     |       |
|     | PLANT HOLDERS                    |       |
|     | FURNITURE (PATIO)                |       |
|     | LUGGAGE/TRUNKS                   |       |
|     | BBQ                              |       |
|     | BICYCLES                         |       |
|     |                                  |       |
|     |                                  |       |
|     |                                  |       |
|     |                                  |       |
|     | <b>16 – MISCELLANEOUS</b>        |       |
|     | TYPEWRITER(S)                    |       |
|     | CLOCK(S)                         |       |
|     | TELEPHONE/FAX                    |       |
|     | COMPUTER(S)                      |       |
|     | COMPUTER PRINTER                 |       |
|     | COMPUTER SUPPLIES                |       |
|     | VIDEO CAMERA                     |       |
|     | CAMERAS/LENS                     |       |
|     | MISC. CAMERA EQUIPMENT           |       |
|     | PROJECTORS                       |       |
|     | RECORDS                          |       |
|     | TAPE(S)                          |       |
|     | CD(S)                            |       |
|     | VIDEO TAPES                      |       |
|     | SEWING MACHINE                   |       |
|     | FIREPLACE EQUIPMENT              |       |
|     | PICTURES & PAINTINGS             |       |
|     | TOYS & GAMES                     |       |
|     | XMAS TREE/DECORATIONS            |       |
|     |                                  |       |
|     | <b>17. ANY OTHER ITEMS</b>       |       |
|     |                                  |       |
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| <b>18 – AUTOMOBILE</b>  |       |
|---|-------|
| Year (Reg No.)  |       |
| Model   |       |
| Chassis Number  |       |
| Insured Value   |       |
| Non factory installed auto accessories must be separately listed and valued |       |
|   | VALUE |
|   |       |
|   |       |
|   |       |
|   |       |
|   |       |
|   |       |
|   |       |
|   |       |

|                 | Insured Value |      |       |
|-----------------|---------------|------|-------|
|                 | GBP£          | US\$ | Other |
| Household Goods |               |      |       |
| Automobile      |               |      |       |
| Moving Costs    |               |      |       |
| GRAND TOTAL     |               |      |       |

**Declaration of the Proposer**

I declare that I have disclosed all material facts and understand that failure to do so could render the insurance void. I declare that the amounts stated above are the full value of the goods at destination. I confirm that I have declared all items that I wish to insure with all details requested. I have read the conditions stated overleaf and understand that these shall form the basis of the proposed contract between me and the Insurers.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please return the completed application to the Mover. Please retain a copy for your records.

## **GENERAL INFORMATION**

### **DURATION OF TRANSIT**

This policy incept from the time your goods are professionally packed at your residence and continues during the ordinary course of transit, including customary transshipment, until the goods are finally delivered to your residence. Coverage includes any interim storage for up to 60 days at origin and/or destination warehouse.

It is important any requests for further storage extensions, beyond the free 60 day period, are made to your Mover or Reason & Co (S.E.) Ltd prior to the expiry of the 60 day period.

### **CLAIMS NOTIFICATION**

In the event of loss or damage which may give rise to a claim under this policy, notice should be given to either your Mover or International Claims Agency, Kent Innovation Centre Thanet Reach Business Park, Northwood Road, Broadstairs, Kent CT10 2QQ Tel: 01843 609320 Fax 01843 609319 within 30 days after delivery or 30 days after the scheduled delivery date, in the event of non-delivery.

It is important that at the time of notification, full details of any losses and/or damages are provided.

Following your initial notification, you are allowed a further 60 days to forward documentation in support of your claim.