



Household and Personal Effects Insurance Package – Private



Demands and Needs Statement

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This letter sets out the nature and scope of the insurance service we are providing to you, together with a statement of Demands and Needs. It will also present other information that we are required by law to provide.

Please read it carefully now and advise us immediately if any of the information is inaccurate, so that we can take appropriate action as soon as possible.

Nature of the Services we are Providing to You

In selecting the insurance set out below we have looked at a policy from only one underwriter. This is because we hold a removals/storage insurance facility only with one insurer (Fortis Corporate Insurance NV).

We will charge you a fee for arranging and placing cover, and handling any claims which may arise from this insurance.

Based upon your instructions, we will arrange removals/storage insurance.

Duty to Disclose Material Facts

We would remind you that it is your duty to disclose all material facts. This means that every proposer, when seeking new insurance or amending an existing contract, must disclose any information which might influence the underwriter in deciding whether or not to accept the risk and what the terms and the premium might be. If you fail to disclose all material facts, this may render the insurance voidable from inception (the start of the contract) and enable the insurer to repudiate liability for any claim.

Information Received from You

We have based your statement of demands and needs on our visit to you and your confirmation that you have no other policies in place which would provide you with adequate cover.



Statement of Demands and Needs

Your Demands and Needs		Course of Action and Insurance Policy
<p>You have confirmed that you require removals insurance in respect of your forthcoming move</p> <p>You have confirmed that you require storage insurance in respect of your forthcoming move</p> <p>Cover required is on an 'All Risks' basis in respect of your household goods and personal effects</p>	<p>YES/NO</p> <p>YES/NO</p> <p>YES/NO</p>	<p>We offer a specific insurance policy designed to cover the removal and storage of household goods and personal effects</p>
<p>You require cover for Pairs and Sets</p>	<p>YES/NO</p>	
<p>You require cover for Mechanical and Electrical Derangement</p>	<p>YES/NO</p>	
<p>You require cover for Mould and Mildew</p>	<p>YES/NO</p>	
<p>You require similar cover in respect of your motor vehicle</p>	<p>YES/NO</p>	

Main Exclusions, Limitations and Conditions

You should read carefully and take note of all the exclusions, limitations and conditions as shown in the enclosed Policy Summary. We draw your attention specifically to the following clauses included in the Policy Document:

- Pairs and Sets ... *Clause 4*
- Mechanical and Electrical Derangement ... *Clause 6*
- Mould and Mildew risks ... *Clause 7*
- Any claims are to be notified to Avalon (part of TEAM Relocations group of companies) or its agents within 48 hours of delivery, and confirmed in writing within seven days.

Cost of the Policy

The cost of the policy (including the fee noted above) will be % of the declared value of the goods.

Other Information

Please see the attached Policy Summary and Insurance Proposal Form. If you wish to go ahead with this insurance, please complete and sign the Insurance Proposal Form and return it to us, retaining a copy for your records. Upon receipt, we will issue you with a Policy Document setting out your insurance cover and the claims procedures. You are entitled to cancel your insurance, prior to the removal, within 14 days of your acceptance of this contract.

TEAM Relocations Limited is authorised and regulated by the Financial Services Authority and our permitted business is arranging general insurance contracts in connection with our core business of removals and storage.

If you have any questions, please do not hesitate to contact us.

Yours sincerely,

Avalon Overseas Movers



**Information Concerning
the Avalon Insurance Package**

Introduction

In selecting Avalon to carry out your move you have chosen one of the leading international removal companies in the world. Occasionally, however, even with the greatest care and attention, damage or loss to a shipment may occur. It is wise therefore, and we recommend, that **ALL** shipments be fully protected by 'All Risks' insurance cover. Taking sensible precautions will not only compensate you in the event of covered loss or damage, it will also provide you with peace of mind while your belongings are in transit.

We have arranged this insurance package to provide our customers with a high level of insurance protection for their household and personal effects whilst in transit.

An 'All Risks' cover under the internationally accepted Institute Cargo Clauses has been arranged and the full terms, conditions and exclusions appear on the rear of the proposal form. We strongly recommend that these should be read. To assist you in understanding some of the more relevant clauses, these have been explained in our Policy summary section.

When completing the proposal form, please be sure to list **ALL** items you are shipping, **supplying an additional valued inventory if necessary**.

ANY ITEMS WHICH ARE NOT INCLUDED IN THE PROPOSAL FORM WILL BE CONSIDERED AS NOT BEING INSURED.

Frequently Asked Questions

Q. I have an air and a sea shipment, may I cover them both on one proposal form?

A. No. A separate proposal form is required for each shipment. If you need more forms, contact the Sales Department at TEAM Relocations.

Q. What if a cup, part of my china tea service, is broken? Can I claim for a new tea set?

A. When an item is part of a set, insurers will only compensate for the loss of the actual place missing or damaged. However, this clause may be waived on the payment of extra premium. This may be worthwhile if you have particularly valuable pairs or sets - please ask for details.

Q. I only wish to insure certain items in my shipment, both on one proposal form - can I do this?

A. No. This is known as Selective Insurance and shipment and unfairly selects against the underwriter who is providing cover based on a wide spread of risks associated with household goods.

Q. Why do I need to complete a valued inventory?

A. We need a list of all items you are moving together with the values so that, in the event of a claim, the appropriate amount may be paid in settlement. The form you have been asked to complete will become, (once it has been countersigned by Avalon), your Confirmation of Insurance.

Instructions for completing the proposal form

1. Read the Policy Summary concerning the insurance cover.
2. A **SEPARATE** proposal form must be completed for **each** shipment. Thus, if you have an air and a sea shipment, you should complete two proposal forms. If you have a shipment with two delivery points please attach a separate valued list of those items that will form the second delivery.
3. If you are insuring a motor vehicle, caravan or camper, complete the section headed PRIVATE VEHICLES.
4. To aid in the completion of the proposal form, we have provided headings for various rooms and partially completed a listing of items, to which you may wish to add.
5. Take the form with you from room to room, list the quantity of each item which you will ship (in the column marked 'QTY'). Then list the value of the item(s) in the column marked 'VALUE'.

For example, if you have 8 chairs in the Dining Room valued at £1,800 you should write:

QTY	Article	Value
8	CHAIRS	£1,800

However, if 2 of the chairs are worth, for example, £300 each then you should list them and if possible identify them separately as follows:

QTY	Article	Value
6	CHAIRS (Dining)	£1,200
2	CHAIRS (Carver)	£600
6. The VALUES which you list should be the FULL REPLACEMENT COST of the items AT DESTINATION. For most ordinary household items of modern design or manufacture you should insure for the current replacement cost of an identical new item.

For antiques, work of art and similar the sum insured should represent the cost of buying an item of similar quality and type at auction or through a reputable dealer. If you are in doubt as to an item's value on this basis, we strongly recommend that independent valuations of replacement cost at destination are obtained.

If you have not insured adequately any claim will be reduced proportionately (see Note E, 'Under Insurance', in the Policy Summary).
7. Take time to ensure that **ALL** items which you will be shipping are listed and accurately valued. (You may find it useful to retain your copy of the completed form to aid you in future insurance valuations.)
8. **ALL** items with individual values in excess of £500 should be listed separately in the appropriate section.
9. Once you have listed all articles, calculate the values in each column. Carry each column total over to total section.
10. Under 'Moving Costs' enter the total removal cost.
11. Produce a grand total and sign the form.
12. PLEASE DETACH AND RETURN THE TOP 3 COPIES OF THE PROPOSAL FORM to TEAM Relocations in the prepaid envelope provided. We will validate the insurance by countersigning the proposal form for submission to underwriters.



**Proposal Form
and
Confirmation of Insurance for Removals/Storage**

Proposal form and Confirmation of Insurance for Removals/Storage

Please complete as fully as possible using tick boxes where applicable. Please use a ballpoint pen and sign the form. Return the original and two copies to TEAM Relocations, keeping one copy for your own records.

Name of Customer _____ Method of transit: Sea Air Road
 Address from which goods are to be moved _____ Address to which goods are to be sent _____

Optional extended coverage at premium to be advised (Please tick box if required)

MOULD AND MILDEW COVER ELECTRICAL AND MECHANICAL DERANGEMENT COVER PAIRS AND SETS COVER

Will any goods be packed by the owner? Yes No If Yes, please attach a separate valued list

Will the goods be stored after packing? Yes No Will the goods be stored prior to delivery to final address Yes No

If Yes state how long? If Yes state how long?

The full replacement value of the goods at destination should be insured. If you do not insure for the full replacement value at destination you will only be able to recover a part of your loss from insurers. Replacement values overseas are frequently greater than in the UK. Attach a separate sheet if required. In respect of goods in long term storage customers are strongly advised to review declared values periodically.

MOTOR VEHICLES

note: (i) Special Motor Vehicle Conditions Overleaf Make / Model Registration / Serial No.
 (ii) All vehicles are subject to a pre-movement condition report Year Colour Replacement cost at destination (see motor clauses)

HOUSEHOLD AND PERSONAL EFFECTS

- (i) Do not include cash, jewellery, watches, stamps, trinkets or similar valuables. See Clause 9 overleaf. Excluded Goods.
- (ii) Please include every item that you intend to ship, under the appropriate category. Use additional sheets of paper if necessary.
- (iii) PLEASE ENSURE THAT ANY ITEM VALUED INDIVIDUALLY AT MORE THAN £500 IS LISTED SEPARATELY, or if you have more than one item included under an article description, where their individual values are not in direct proportion to the quantity declared, you should list each one separately noting its full replacement value at destination, otherwise you will only be entitled to recover a proportionate part of the insured value.

QTY	ARTICLE	VALUE	QTY	ARTICLE	VALUE	QTY	ARTICLE	VALUE
1	FRAGILE ITEMS		2	DINING ROOM		4	FAMILY ROOM / STUDY	
	CRYSTAL / GLASS			CHAIRS			SOFA	
				TABLE			CHAIRS	
				BUFFET			TABLES	
				CHINA CABINET			DESK	
				RUGS / CARPETS			CARPET / RUGS	
				CHINA			LAMPS AND SHADES	
				PICTURES			CABINETS / BOOKCASES	
	ANTIQUES			CLOCKS			PICTURES	
				MIRRORS			CLOCKS	
				LAMPS AND SHADES			BOOKS	
				CURTAINS			CURTAINS	
	ORNAMENTS					5	KITCHEN	
							COOKER	
			3	LIVING ROOM			MICROWAVE OVEN	
				SOFA			DISHWASHER	
				CHAIRS			REFRIGERATOR	
				CARPET / RUGS			FREEZER	
				CURTAINS			ELECTRICAL APPLIANCES	
				PICTURES			FOOD PROCESSOR	
				TV / VCR			TABLE	
				TELEPHONE			CHAIRS	
				CABINETS / BOOKCASES			CUTLERY / UTENSILS	
				BOOKS			POTS / PANS	
	SILVER			MIRRORS			LINENS	
				CLOCKS			CHINA AND DISHES	
				LAMPS AND SHADES			GLASSWARE	
				TABLES				
						6	LAUNDRY ROOM	
							WASHING MACHINE	
							DRYER	
							IRON / IRONING BOARD	
							VACUUM CLEANER	
TOTAL COLUMN 1 £			TOTAL COLUMN 2 £			TOTAL COLUMN 3 £		

Give precise descriptions and ensure that you have declared the replacement value at destination.

Policy Summary

A. The Policy

The policy to which this document refers is placed with the Fortis Corporate Insurance NV and provides 'All Risks' cover written within the terms and conditions as detailed on the reverse of the proposal form.

B. The Package

The Avalon insurance package provides full replacement protection with NO DEDUCTIBLE. Cover may be extended for periods of storage and will be subject to payment of an additional premium based on the declared value per month. Please ask for details if required.

C. Value at Destination

In the event of a total loss or irreparable damage, the insured is entitled to the value declared provided that the effects cannot be replaced with others of similar kind and quality for a lesser sum. You, the insured, should determine the replacement cost at destination for each item and pay the premium on that amount.

D. Motor Vehicles, Caravans and Campers

Vehicles should be valued at the market value at destination for a vehicle of similar type, age and condition, which will often be substantially different from the value in the country of origin.

E. Under Insurance (Average Clause)

It is essential that you make every effort to value goods at the cost at destination. If any items are under-insured and a claim arises then any compensation would be reduced proportionately; this is known as 'Average'. For example; if you insure a chair for £100 but the new replacement cost at destination is £200 then in the event of a claim you will be deemed to have under-insured by 50% and so would receive only 50% of the claimed amount.

F. Pairs and Sets Clause

In the event of loss of, or damage to, one piece of a pair or set, then compensation will be made only for that one item and not for the whole value of the pair or set. This clause may be waived upon request, on the payment of an additional premium but will be subject to a maximum payment of £10,000 in the event of loss or damage any one occurrence any one pair or set.

G. Depreciation as a Result of Damage and/or Repair

Any loss of value or depreciation in market value as a result of repair following transit damage is not covered under this policy and payment will be based on repair costs only.

H. Coins, Stamps, Valuable Collections, Jewellery and the Like

These items are not covered under this policy. A more detailed list appears in paragraph 8 under the terms and conditions on the rear of the proposal form. Special cover can be arranged upon request.

I. Electrical, Mechanical or Electronic Derangement

If electrical or mechanical apparatus fails to operate or malfunctions following removal, neither repair or replacement will be covered unless there is evidence of direct physical damage to the item.

J. Other Exclusions

This policy excludes any claim made for damage due to moth, insect or vermin infestation, rust, mildew, inherent vice, wear and tear, gradual deterioration and consequential loss of any description.

K. Owner Packed Goods

Any effects not professionally packed are not covered against the risks of scratching, denting, chipping, breakage, staining or tearing. Only owner packed goods valued and listed individually on an inventory provided by the owner prior to the commencement of cover will be covered for loss (but not damage).

L. China, Glass and Similar Breakable Items

China, glass and similar breakable items are not covered unless professionally packed by Avalon or their appointed agent.

M. Currency

Shipments insured in currencies other than pounds sterling will have the rate of exchange between that currency and pounds sterling noted on the Proposal Form; the rate being that applying on the date that the Insurance was confirmed by Avalon. In the event of a claim this exchange rate will be used in adjusting the currency for payment.

N. Storage

Should cover for storage in transit be required, you must advise Avalon in writing BEFORE the commencement of storage, giving the date until which cover is to be extended. The additional premium will be calculated and is due immediately. Such cover will only be provided where the goods are stored in a warehouse approved by Avalon.

O. Salvage

In the event of insurers agreeing to consider any damaged items as a "total loss", their rights of salvage may be exercised and you would then be required to release the items to them against payment of the insured value.

In the event of a claim

We have endeavoured to make the procedure as simple authorised by the insurers.as possible. It is, however, important to ensure that the procedures are correctly followed, as they do form a part of the Terms and Conditions of the policy. The full claim procedure is detailed on the reverse of the proposal form.

1. Any damage or shortage should be noted on the delivery document at the time of delivery.
2. You should write to the shipping line/airline and delivery agent advising them of the loss and or damage, and hold them responsible. This must be done within 7 days of the date the shipment was delivered.
3. A claim must be notified to Avalon (TEAM Relocations Limited) within 15 days of the date the shipment was delivered. You must quote the Confirmation of Insurance Number.
4. Do not dispose of any damaged items until authorised by insurers.
5. Please confirm your claim in writing providing the following details:
 - a) Description of the article lost or damaged.
 - b) The value of the article lost or damaged.
 - c) The amount you are claiming for each article.
 - d) Estimates for repair for claims exceeding £100 (or in local currencies).
 - e) Copies of correspondence to carriers and other delivered. parties holding them responsiblefor loss of or damage to the goods.
6. Settlement of the claim will not exceed the value declared on the proposal form.

Confirmation of Insurance

This is to confirm that interest as shown has been declared under an Open Policy in the name of
TEAM Relocations, Drury Way, London NW10 0JN. Telephone: 020 8784 0100 Fax: 020 8451 0061
Cover placed with Fortis Corporate Insurance NV.

TERMS AND CONDITIONS OF INSURANCE

Against all risks of physical loss and / or damage as per Institute Cargo Clauses (A) CL.252 1/1/82 and / or Institute Cargo Clauses (Air) CL.259 1/1/82

Institute War Clauses (Cargo) CL.255 1/1/82, Institute War Clauses (Air Cargo) CL.258 1/1/82, Institute War Clauses (sendings by Post) CL.257 1/1/82 as applicable.

Institute Strikes Clauses (Cargo) CL.256 1/1/82, Institute Strike Clauses (Air Cargo) CL.260 1/1/82 as applicable.

Deck Load where shipped in containers, including risks of jettison, washing and loss overboard.

Institute Classification Clause CL.354 1/7/97 or held covered at rate to be agreed by Underwriters.

Institute Radioactive Contamination Exclusion Clause CL.356 1/10/90 including US endorsement as attached.

General Average and Salvage Charges payable in full irrespective of Assured and/or contributory values.

Insolvency Exclusion Amendment Clause.

Termination of Transit Clause (Terrorism).

1. VALUATION CLAUSE

The household goods and personal effects insured must be valued at replacement cost at destination as supported by a complete valued inventory. It is a condition of this insurance that any item valued individually at more than £500 or equivalent is listed separately on this Application Form.

2. PERIOD OF COVER

Cover is in force from the time the goods are taken up at the address from which the goods are to be moved until set down at the final address. Including risks of Loss or Damage during packing provided goods are professionally packed.

3. AVERAGE CLAUSE

When a sum is declared to be subject to average, if the property covered thereby shall at the time of loss/damage be collectively of greater value than the sum insured, the Assured shall be considered as being his/her own insurer for the difference, and shall bear a rateable share of the loss/damage accordingly.

4. PAIRS AND SETS CLAUSE (see optional coverage extension)

Where any insured item consists of articles in a pair or set the Policy will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of such pair or set. This clause may be waived on the payment of extra premium but is limited to a maximum of GBP10,000 any one shipment any one claim any one pair or set.

5. DEPRECIATION AND/OR DIMINUTION

Underwriters liability is restricted to the reasonable cost of repairs and no claim will attach hereto for depreciation and/or diminution consequent thereon.

6. MECHANICAL AND ELECTRICAL DERANGEMENT (see optional coverage extension)

Excluding loss or damage due to mechanical, electrical or electronic derangement unless as a direct result of external physical damage.

7. CLIMATIC OR ATMOSPHERIC CONDITIONS (see optional coverage extension)

Excluding loss or damage due to climatic or atmospheric conditions or extremes of temperature.

8. OWNER PACKED ITEMS

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 overturning. Also excluding claims for missing items unless an individually valued list of contents is supplied by the owner prior to commencement of transit.

9. EXCLUDED GOODS

Excluding cash, notes, travellers' cheques, stamps, deeds, bonds, securities, explosives, livestock, jewellery, watches, precious metals and stones or similar valuable articles and/or perishable goods including plants. Also 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 Sub-Contractors or Agents and included in the packing inventory.

10. EU DISCLOSURE CLAUSE (UK)

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law. Any enquiry or complaint should be addressed in the first instance to your administrators (Basil Fry & Company). If you are not satisfied with the way a complaint has been dealt with you may ask The Compliance Manager, Fortis Corporate Insurance NV per Aon Risico Management, P.O.Box 518 3000 AM, 62 Admiraliteitskade, Rotterdam, Netherlands.

11. OTHER EXCLUSIONS

Excluding loss or damage due to moth, insects, vermin, rust, mildew, inherent vice, wear, tear, gradual deterioration, loss of data records and consequential loss of any kind or description. Also excluded is structural damage to system or kit furniture constructed of veneered chipboard or similar, or any reduction in the quality thereof arising as the result of dismantling or reassembly of any such items of furniture.

12. REPLACEMENT CLAUSE (APPLICABLE TO NEW ITEMS)

In the event of loss or damage to any part(s) of an insured item caused by a peril covered by the Policy the sum recoverable shall not exceed the cost of replacement or repair of such part(s) plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable.

13. REPLACEMENT CLAUSE (APPLICABLE TO SECONDHAND ITEMS)

In the event of a claim for loss or damage to any part(s) of the insured interest in consequence of any peril insured by the Policy, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the part(s) lost or damaged as the insured value herein bears the value of a new item. Plus additional charges for forwarding and re-fitting the new part(s) if incurred.

OPTIONAL COVERAGE EXTENSIONS

a) MOULD AND MILDEW RISKS

To include loss or damage to the interest insured, howsoever arising, subject to the goods being professionally packed. Underwriters maximum liability shall not exceed 75% of the sum insured for any one consignment. This limitation shall not apply to claims arising from any external water damage.

b) ELECTRICAL AND MECHANICAL DERANGEMENT (EXCLUDING AUTOMOBILES)

To include loss or damage to the interest insured which is caused by electronic and/or electrical and/or mechanical derangement, providing the interest insured does not exceed six years old. Subject to the goods being professionally packed.

c) PAIRS OR SETS CLAUSE

In the event of loss or damage recoverable to any item or items forming part of a pair or set, the indemnity afforded by this policy shall be limited to the reasonable and fair reduction in value of the pair or set by reason of the loss or damage to the affected item or items having regard to the importance of the affected items within the pair or set. All the articles constituting the pair or set shall, at Underwriters' option, become their property in the event that the Underwriters agree to pay the total loss of the pair or entire set.

ADDITIONAL CLAUSES FOR MOTOR VEHICLES AND/OR MOTORCYCLES.

1. Excluding scratching, denting, bruising and claims for repainting and/or the like if such damage is noted on the Pre-shipment Condition Report, or in the absence of such a report.
2. Excluding loss of accessories and removable items (including Radios and/or Tape Equipment and/or Telephones, Spare Wheels and Tools) unless lost with the vehicle or shipped separately and the value thereof declared hereon.
3. Quay to quay but including 5 days prior to shipment and 5 days after discharge, but excluding frost damage. Vehicles shipped in crates and/or containerised will be covered from warehouse to final destination subject to Institute Cargo Clauses (A). Vehicles transported via open trailer will be covered from warehouse to warehouse, but excluding scratching, denting, chipping and cost of repainting. Also excluding rust, oxidation and discolouration.
4. No risk under own power except whilst being driven on or off vessels and/or transporters as applicable.
5. Under deck held covered at rates and conditions to be agreed by Underwriters.
6. If on deck excluding rust, oxidation and discolouration.
7. This clause is subject to Average (see Average Clause opposite). Vehicles and/or motor cycles must be insured for their full value at destination which is frequently higher than at inception of the cover. Under-insurance will result in repair or replacement costs not being paid in full.

IMPORTANT INSTRUCTIONS IN EVENT OF CLAIMS

1. Note: These instructions form part of the terms and conditions of Insurance. Failure to observe them may void the coverage given under the policy.
2. Do not dispose of any damaged items until authorised by the insurers.
3. If there are damages or shortages - endorse the delivery document accordingly.
4. All claims must be notified to TEAM Relocations or its Agents within 48 hours of delivery and confirmed in writing within 7 days, unless your removal relates to an international transit, in which case the written notification must be made within 15 days of receipt. Please quote the Confirmation of Insurance number which appears on the inside of this proposal form.
5. Notification must include:-
 - (a) Description of each article lost or damaged.
 - (b) The declared value of each article lost or damaged.
 - (c) The amount you are claiming for each article.
 - (d) Estimates for repair for claims exceeding £100 (or equivalent in local currencies).
 - (e) Copies of correspondence with carriers and other parties holding them responsible for loss of or damage to the goods.
6. The basis of settlement will not be more than the value declared on the proposal form.

Note: The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities and the port of discharge.

NOTE: The Institute Clauses incorporated herein are deemed to be those current at the time of commencement of the risk.

Insurance Premium Tax will be charged where applicable, in accordance with current legislation.



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Avalon

Overseas Movers

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