



FIDUCIA

COVERED. IN EVERY WAY

Transit & Self Store Policy Wording

About this Policy

The information you have supplied forms part of the contract of insurance with us, your policy is evidence of that contract, you should read it carefully and keep it in a safe place. In return for having accepted your premium, we will, in the event of injury, loss or damage happening within the period of insurance, provide insurance as described in the following pages and referred to in your Schedule. If after reading these documents you have any questions, please contact your insurance broker.

Information you have given us In deciding to accept this insurance and in setting the terms and premium, we have relied on the information You have given us. You must take care to provide complete and accurate answers to the questions we ask you to the best of your knowledge.

If the information provided by You is not complete and accurate:

- we may cancel Your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change any excess, or
- the extent of the cover may be affected If we establish that you deliberately or recklessly provided us with incorrect information we will treat this policy as if it never existed and decline all claims. If we establish that you were careless in providing us with the information we have relied upon in accepting this policy and setting its terms and premium we may:
 - treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
 - amend the terms of your policy. We may apply these amended terms as if they were already in place if a claim has been adversely impacted
 - by your carelessness;
 - charge you more for your policy or reduce the amount we pay on a claim in the proportion that the premium you have paid bears to the premium we would have charged you; cancel your policy in accordance with the cancellation condition. We or your broker or insurance advisor will write to you if we:
 - intend to treat this policy as if it never existed;
 - need to amend the terms of your policy; or
 - require you to pay more for your insurance.

Law applicable to this contract

Unless agreed otherwise in writing, all disputes in connection with this Policy, including as to its formation and validity, will be subject to the laws of England and Wales.

Please read this Policy and any Schedule and Endorsement carefully. If they do not meet Your needs, please contact The Fiducia MGA Company Ltd or Your broker or insurance intermediary as soon as possible.

About The Fiducia MGA Company Ltd

Fiducia is an approved coverholder, authorised to act as the agent for and on behalf of certain Underwriters under binding authority agreement number B087523F03F5001

Definitions

Damage/Damaged - Physical loss or damage.

Event - Any one act, incident, occurrence or event, or series of acts, incidents, occurrences or events consequent upon or attributable to the same single originating cause.

Excess - The amount stated in this Policy, the Schedule or any Endorsement, for which You are responsible in respect of each Event and which will be deducted from any payment under this Policy. Where the Schedule shows that We and You have agreed this Policy will be subject to a deductible, all references within this Policy to 'Excess' shall apply to the deductible.

Insured /You/Your - The person (You) named on the Schedule of Insurance

Insured Goods - As declared, which are owned by You or for which you are responsible and have an insurable interest

Period of Insurance - The period stated in the Schedule as the 'Period of Insurance' as per G.M.T. time zone.

Policy - The policy booklet, your policy schedule and any applicable endorsements and amendment notices that may apply.

Property Covered - The Property Covered is Your home contents and personal effects including sport equipment, boats, motorcycles, cycles and trailers whilst within an individual self storage unit at the Self Storage Location up to the Sum Insured shown on the Schedule of Insurance. The Property Covered does not include property relating to any business or commercial venture.

Schedule - Is part of this contract of insurance and contains details of you, the Home, the sums insured, the period of insurance and the sections of the contract of insurance which apply.

Statement of fact - A summary of facts upon which this contract is formed based on information you have provided us.

Self Storage Location - A Self Storage Location is a secure storage facility that offers do-it-Yourself storage space. An individual self storage unit is a fully enclosed locked container, room, compartment and/or locker used for storage to which You have the right to exclusive access

Sum Insured - The Sum Insured is the total value of the Property Covered You have declared and is shown on the Schedule of Insurance

We/Us/Our - Certain Underwriters subscribing to this Policy.

Coverage

Storage

You are covered for physical loss of or damage to the Property Covered up to the Sum Insured declared arising from fire (and/or the additional perils listed below) occurring during the Period of Insurance shown in the Schedule of Insurance. The additional perils covered are explosion, lightning, aircraft, earthquake, riot, civil commotion, storm, flood, burst pipes, escape of water from any apparatus or tank or pipe, ingress of rainwater via the roof or due to blocked guttering at the Self Storage Location, impact by road vehicles, sprinkler leakage, theft where entry or exit to Your individual self storage unit was effected by forcible and violent means, malicious damage, moth, insect or vermin from a source outside of the Property Covered, subsidence and collapse or partial collapse of building.

Transit

You are covered for physical loss of or damage to the Property Covered up to the Sum Insured declared or GBP 50,000 whichever is the least arising from fire, a road traffic accident where the conveying enclosed car or commercial road vehicle is also damaged and theft where entry or exit was effected by forcible and violent means occurring during the Period of Insurance shown in the Schedule of Insurance whilst in transit within an enclosed car or commercial road vehicle within the UK;

- a) to the Self Storage Location shown on the Schedule of Insurance from any location in the UK or
- b) from the Self Storage Location shown on the Schedule of Insurance to any location in the UK You are not covered for loss or damage to the Property Covered where the conveying enclosed car or commercial vehicle was unattended.

Exclusions

This insurance does not cover :

1. more than the Sum Insured shown on the Schedule of Insurance.
2. more than GBP 1,500 for a single article unless specifically declared.
3. the first GBP 250 of each and every claim unless You use a self-storage facility that is a member of the SSA (Self-Storage Association) or the BAR (British Association of Removers).
4. any article that You are not permitted to store according to the terms of the applicable self storage licence agreement.
5. more than GBP 500 for jewellery, watches, stamps and mobile telephones.
6. money, coins, bullion, precious stones, deeds, bonds, securities, credit/debit/charge cards, lottery tickets or scratch cards, consumer redemption vouchers/stamps/cards.
7. living creatures, plants.
8. more than 10% of Your Sum Insured in respect of any combination of the following: bottled spirits, processed tobacco, tobacco products, bottled perfumery.
9. financial loss and loss of data. Exclude claims arising from insolvency/bankruptcy of the self-storage facility. Exclude claims arising from seizure of container arising from insolvency/bankruptcy of the operator.
10. any consequence of war, invasion act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
11. loss of or damage to the Property Covered caused by or arising from any act including (but not limited to) the use of violence or threat thereof, by any group of persons (whether acting alone or on behalf of or in connection with any organisation or government) committed for political, religious, ideological or similar purposes (including the intention to influence any government or to put the public or any section of the public in fear).
12. biological and chemical containment
 - a) any loss or destruction of or damage to Property whatsoever, or any loss or expenses resulting or arising there from;
 - b) any legal liability of whatsoever nature
 - c) death or injury to any person directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from; terrorism; and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

 - i) the causing, occasioning or threatening of harm of whatever nature and by whatever means; putting the public or any section of the public in fear;
 - ii) in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious ideological or similar nature.
13. any claim to the extent that the provision of such cover would expose Insurers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
14. any loss, damage, liability, cost or expense caused deliberately by
 - i) the use of or inability to use any application, software or programme;
 - ii) any computer virus;
 - iii) any computer related hoax relating to i) and/or ii) above.
15. any loss of or damage to any electronic data (for example file or images) wherever it is stored
16. any loss, damage, liability, cost or expense, in any way caused by or resulting from
 - a) infectious or contagious disease;
 - b) any fear or threat of a) above; or
 - c) any action taken to minimise or prevent the impact of a) above Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means
17. any loss or damage caused by wear and tear or any other gradually operating cause

- Valuation**
- a. Home contents and personal effects (other than listed in b) and c) below) must be valued at the new replacement cost.
 - b. Clothing, antiques, fine arts, boats, motorcycles and trailers must be valued at their market value.
 - c. Documents must be valued at the new stationery cost.
 - d. Data storage media must be valued at the cost of new blank media.

Average If you are under insured, which means the cost of replacing your property at the time of loss or damage is more than your sum insured for your property, then we will only pay a proportion of the claim. For example if your sum insured only covers one half of the cost of replacing your property, we will only pay one half of the cost of repair or replacement.

Pairs and Sets Where Insured Goods consist of a pair or one of a number of individual units or is part of a set or pair, We following Damage covered by this Policy shall only pay for that piece or part Damaged and shall not be liable for any diminution in value of the whole set or part by virtue of Damage to part of the Insured Goods.

Other Insurance We will not make any payment under this Policy if You would have been entitled to cover under any other insurance if this Policy had not been in effect, other than for the amount in excess of the amount that would have been payable under such other insurance.

Basis of Settlement We shall be entitled at Our option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash compensation. In the event of the total loss or destruction of any article We will not pay more than:

- a) the new replacement cost of any home contents and personal effects other than listed in b and c below.
- b) the market value of any clothing, antiques, fine arts, boats, motorcycles, cycles and trailers.
- c) the cost of documents as new stationery.
- d) the cost of data storage media as new blank data storage media.
- e) The sum insured as stated in the schedule

Where We offer to repair or replace any article lost or damaged through a preferred supplier, but instead You request and We agree to pay a cash settlement, then the amount will not normally exceed what We would have paid Our preferred supplier.
We may require proof of ownership and/or value of any articles claimed missing.

Claims Notification Failure to comply with the following requirement will result in a claim being rejected and all benefit under this policy will be lost:- In the event of loss or damage which may give rise to a claim under this insurance:

- a) You must take all measures under Your control to minimise any loss to the Property Covered, and
- b) notification must be given as soon as possible to Insurers representatives no later than 7 days after You first being aware of any loss or damage.

Cancellation We may cancel cover at any time by giving 30 days notice to that effect in writing by pre-paid letter post to Your last known address. You may cancel cover at any time by contacting us in writing and informing us of your desire to cancel cover.
In either case provided You have not made a claim You will be entitled to a refund of premium for the remainder of the Period of Insurance shown in the Schedule of Insurance

Notifying Us of a loss

Please notify WK Webster of Your claim using one of the following options:

- **Use the** [Report New Claim](#) hyperlink on www.wkwebster.com
- or:
- **Email:** info@wkwebster.com
 - **Telephone** + 44 (0) 208 269 7558
 - **Mobile** + 44 (0) 771 232 2270
 - **Fax** + 44 (0) 208 309 1266
 - **Postal address:** W K Webster & Co Ltd, Webster House, 207 Longlands Road, Sidcup, Kent, DA15 7JH

Please provide the following:

Contact Details - Your name, company name & address, Email, Telephone

Insured Goods Location - Full name and address of the location, Full name and contact relevant person(s) at the location site

Insured Goods Details - Description of Insured Goods, description of loss or Damage, estimated value of loss or Damage, have carriers been held liable?

NOTE: On receipt of Your notification W.K Webster will contact You and advise whether a survey will be necessary together with what further information and documentation is required to process Your claim. If a survey is necessary, We will make arrangements for the same through Our local agent/surveyor.

Documentation to support a claim

To claim under this Policy the following are the basic documents required if they have been issued:

Insurance Policy / Certificate

The document issued by Us to evidence that the Insured Goods have been insured. It provides details of the Policy number, voyage, Insured Goods details and insurance conditions. As this document conveys rights to make a claim, We will require the original signed document.

Data Protection and Confidentiality

The Fiducia MGA Co Ltd (We/Us/Our) are the data controller (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it. By agreeing to a quotation or a policy with JP3 Broking Ltd trading as Store and Insure, you agree that both The Fiducia MGA Co Ltd and JP3 Trading Ltd are both independent Data Controllers for the purposes of the DPA 2018. For full details of what data we collect about you, how we use it, who we share it with, how long we keep it and your rights relating to your personal data, please refer to our Privacy Policy which is available on our website [PRIVACY-POLICY.pdf](#) (fiduciamga.co.uk) If you do not have access to the Internet, please write to Pat Dickinson (address below) with your address and a copy will be sent to you in the post.

In Summary:

To enable us to take the necessary steps to enter into a contract with you to provide the appropriate insurance products and services, we may collect the following personal information about you, including:

- email address, name, address, business name and address, phone number, date of birth, occupation, bank details, payment information, details of previous claims, details of any co-insured third parties and details of other policies that you hold.

We collect and process your personal information for the purpose of insurance and claims administration. All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Your personal information may be shared with third parties which supply services to us or which process information on our behalf (for example, premium collection, claims validation or for communication purposes related to your cover).

We will ensure that third parties keep your information secure and do not use it for purposes other than those that we have specified in the Privacy Policy. We will keep your personal information only for as long as we believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share your information if we are required to by law. We may share your information to enforcement authorities if they ask us to, or to a third party in the context of actual or threatened legal proceedings, provided we can do so without breaching data protection laws.

If you have any concerns about how your personal data is being collected and processed, or wish to exercise any of your rights detailed in the Privacy Policy, please contact Pat Dickinson, The Fiducia MGA Co Ltd, 20 Park Place, Leeds LS1 2SJ or by e-mail info@fiduciamga.co.uk

**Contracts (Rights
of Third Parties)
Act 1999
Clarification
Clause**

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Important Telephone Numbers

Claim Notification Line In the event of a claim telephone us on this number:

Between the hours of 9am and 5pm Telephone number: + 44 (0) 208 300 7744

Hours outside of the above Telephone number: + 44 (0) 771 232 2270

Alternatively email: info@wkwebster.com

If you need to make a claim, we tell you the process to follow.

You should also read the Claim Conditions. Please read the conditions (Page 7) and process before ringing the claims line. In order to maintain quality service, telephone calls may be monitored or recorded.

Several Liability Clause The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the Extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Fiducia and Fiducia MGA are trading names of The Fiducia MGA Company Limited which is an appointed representative of Davies MGA Services Ltd a company authorised and regulated by the Financial Conduct Authority under firm registration number 597301 to carry on insurance distribution activities.

Complaints

Our aim is to efficiently deliver effective insurance solutions that satisfy your requirements. It is always our intention to provide a high standard of service. However, if we fail to reach the standards you expect of us you should notify your usual contact in the first instance. Otherwise please contact the Complaints Officer Pat Dickinson Pat@fiduciamga.co.uk or write to The Fiducia MGA Co Ltd at the address stated on the back of this policy.

If you are not satisfied with the result of our complaints procedure, you can ask the Complaints Department at Lloyd's to review your case; without prejudice to your rights at law. We will tell you how to do this, but the relevant contact details are:

Complaints
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent
ME4 4RN

E-mail: complaints@lloyds.com
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225

In all communications the contract and contract number should be quoted.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. You must do this within six months of receiving a final response to your complaint from Lloyd's. Their address and contact details are:

Financial Ombudsman Service South Quay Plaza
183 Marsh Wall London E14 9SR

Telephone: 0845 080 1800
E-mail: enquiries@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk>

You may be entitled to compensation from the Financial Services Compensation Scheme ("the Scheme") if an insurer is unable to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website at www.fscs.org.uk.



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The Fiducia MGA Company Limited is an ambitious and specialist underwriting company, registered in England and Wales under company registration number 09913313. Registered head office 20 Park Place, Leeds, West Yorkshire, LS1 2SJ.

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